U.S. DEPARTMENT OF LABOR
Bureau of Labor Statistics
Washington, D.C. 20212

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THREE BUDGETS FOR AN URBAN RETIRED COUPLE
Preliminary Spring 1969 Cost Estimates

The Bureau of Labor Statistics has developed a set of budgets which describe a specified manner of living at three levels for an urban retired couple--husband age 65 or over and his wife. These budgets, described as Lower, Intermediate and Higher, were published in the November 1969 issue of the Monthly Labor Review. A report Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68 (Bulletin 1570-6) will be released in 1970. Preliminary estimates of the budget costs in 39 metropolitan areas, 4 regional classes on nonmetropolitan areas, and urban U.S. are now available for spring 1969.

Consumption costs were derived by applying price changes between spring 1967 and spring 1969, reported in the Consumer Price Index, to the appropriate spring 1967 cost of each budget class of goods and services. Final estimates will utilize specific price data considered more appropriate to each budget level than is the Consumer Price Index. Since this index reflects prices paid for commodities and services purchased by urban wage earners and clerical workers generally, without regard to their family type and level of living, its use to update budgets for price change over time must be viewed as yielding preliminary estimates.

Other costs were also updated to 1969, but personal taxes (in the higher budget) were computed from tax rates in effect for 1968. Final detailed estimates based on the complete repricing of the budgets in spring 1969 will be published in mid-1970. Total budget costs for spring 1969 are available for the first time, but consumption costs were released by the Bureau in September 1969.

Copies of Bulletin 1570-6 will be for sale early in 1970 at the Bureau of Labor Statistics and the Superintendent of Documents, Washington, D.C. 20402. A press release which includes costs of the three budgets in all urban areas is available upon request.

January 1970

PRELIMINARY - January 1970
(See Attached Explanation)

Table 1. Annual Costs of a Lower Budget for a Retired Couple, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption						
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care	Other family consumption
Urban United States	$ 2,902	$ 2,777	$ 851	$ 1,010	$ 205	$ 240	$ 334	$ 137
Metropolitan areas 5/	2,975	2,847	860	1,069	185	244	341	148
Nonmetropolitan areas 6/	2,687	2,571	824	835	266	228	314	104
Northeast:								
Boston, Mass	3,011	2,881	902	1,186	62	239	341	151
Buffalo, N.Y	3,208	3,070	882	1,182	265	270	321	150
Hartford, Conn	3,304	3,162	919	1,214	268	257	349	155
Lancaster, Pa	2,948	2,821	894	986	229	240	330	142
New York-Northeastern New Jersey	3,080	2,947	919	1,239	34	249	353	153
Philadelphia, Pa	2,872	2,748	919	1,048	58	234	340	149
Pittsburgh, Pa	2,921	2,795	873	954	249	244	319	156
Portland, Maine	2,983	2,855	842	1,036	231	251	330	165
Nonmetropolitan areas 6/	2,981	2,853	889	1,017	282	237	323	105
North Central:								
Cedar Rapids, Iowa	2,954	2,827	807	1,061	242	253	323	141
Champaign-Urbana, Ill	3,047	2,916	838	1,123	239	240	340	136
Chicago, Ill.-Northwestern Indiana	2,906	2,781	884	1,109	60	250	335	143
Cincinnati, Ohio-Ky.-Ind	2,834	2,712	844	916	249	231	323	149
Cleveland, Ohio	3,155	3,019	851	1,158	261	255	340	154
Dayton, Ohio	2,949	2,822	840	1,035	237	242	321	147
Detroit, Mich	2,886	2,762	871	905	257	251	329	149
Green Bay, Wis	2,864	2,741	817	1,014	231	242	301	136
Indianapolis, Ind	3,071	2,939	849	1,152	246	239	304	149
Kansas City, Mo.-Kans	2,929	2,803	871	958	258	248	329	139
Milwaukee, Wis	3,040	2,909	836	1,113	244	246	329	141
Minneapolis-St. Paul, Minn	2,982	2,854	827	1,075	251	250	305	146
St. Louis, Mo.-Ill	2,970	2,842	880	1,015	257	237	318	135
Wichita, Kans	2,923	2,797	843	1,014	242	242	320	136
Nonmetropolitan areas 6/	2,766	2,647	843	876	259	249	317	103
South:								
Atlanta, Ga	2,690	2,574	791	815	238	235	341	154
Austin, Tex	2,701	2,585	795	843	238	217	359	133
Baltimore, Md	2,837	2,715	801	941	260	237	328	148
Baton Rouge, La	2,646	2,532	807	759	259	230	335	142
Dallas, Tex	2,745	2,627	777	888	245	227	347	143
Durham, N.C	2,793	2,673	774	963	233	229	336	138
Houston, Tex	2,761	2,642	800	864	266	223	346	143
Nashville, Tenn	2,778	2,658	775	935	242	229	324	153
Orlando, Fla	2,806	2,685	757	995	234	221	331	147
Washington, D.C.-Md.-Va	3,092	2,959	855	1,097	262	254	343	148
Nonmetropolitan areas 6/.	2,524	2,415	788	742	264	208	309	104
West:								
Bakersfield, Calif	2,849	2,726	841	907	259	240	342	137
Denver, Colo	2,870	2,746	806	996	236	250	326	132
Los Angeles-Long Beach, Calif	3,069	2,937	841	1,063	258	246	381	148
San Diego, Calif	2,971	2,843	819	1,041	252	230	351	150
San Francisco-Oakland, Calif	3,224	3,085	880	1,148	280	269	354	154
Seattle-Everett, Wash	3,221	3,082	922	1,141	261	260	352	146
Honolulu, Hawaii	3,365	3,220	1,061	1,147	298	228	332	154
Nonmetropolitan areas 6/	2,877	2,753	864	935	277	251	317	109
Anchorage, Alaska	4,234	4,052	1,112	1,738	360	314	397	131

1/ A husband age 65 or over and his wife.

2/ The total cost of the budget includes an allowance for gifts and contributions, in addition to family consumption shown separately in the table.

3/ Housing includes shelter, household operation and housefurnishings. The average costs of shelter are weighted by the following proportions: 40 percent for rental costs, 60 percent for homeowner costs.

4/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for car owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for car owners, 45 percent for nonowners.

5/ For a detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

6/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

PRELIMINARY - January 1970
(See Attached Explanation)

Table 2. Annual Costs of an Intermediate Budget for a Retired Couple, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption						
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care	Other family consumption
Urban United States	$ 4,192	$ 3,940	$ 1,131	$ 1,433	$ 412	$ 396	$ 337	$ 231
Metropolitan areas 5/	4,355	4,093	1,150	1,539	409	403	344	248
Nonmetropolitan areas 6/	3,710	3,487	1,073	1,117	422	378	317	180
Northeast:								
Boston, Mass	4,643	4,364	1,235	1,742	403	389	343	252
Buffalo, N.Y	4,604	4,327	1,178	1,659	471	440	324	255
Hartford, Conn	4,740	4,455	1,270	1,685	479	413	351	257
Lancaster, Pa	4,293	4,035	1,233	1,407	427	387	333	248
New York-Northeastern New Jersey	4,689	4,407	1,277	1,835	269	12	355	259
Philadelphia, Pa.-N.J	4,380	4,117	1,235	1,536	370	383	342	251
Pittsburgh, Pa	4,241	3,986	1,177	1,384	451	392	322	260
Portland, Maine	4,329	4,069	1,162	1,466	434	410	332	265
Nonmetropolitan areas 6/	4,128	3,880	1,199	1,343	439	394	326	179
North Central:								
Cedar Rapids, Iowa	4,286	4,028	1,041	1,562	439	412	327	247
Champaign-Urbana, Ill	4,390	4,126	1,103	1,611	434	393	343	242
Chicago, Ill.-Northwestern Indiana	4,309	4,050	1,135	1,546	384	404	338	243
Cincinnati, Ohio-Ky.-Ind	4,111	3,864	1,101	1,360	447	379	327	250
Cleveland, Ohio	4,520	4,248	1,106	1,663	465	417	344	253
Dayton, Ohio	4,154	3,904	1,086	1,414	435	401	324	244
Detroit, Mich	4,194	3,942	1,149	1,349	461	404	331	248
Green Bay, Wis	4,126	3,878	1,054	1,468	429	393	304	230
Indianapolis, Ind	4,387	4,123	1,104	1,619	451	393	307	249
Kansas City, Mo.-Kans	4,224	3,970	1,124	1,399	468	407	333	239
Milwaukee, Wis	4,386	4,122	1,103	1,613	439	398	331	238
Minneapolis-St. Paul, Minn	4,277	4,020	1,085	1,519	451	403	309	253
St. Louis, Mo.-Ill	4,289	4,031	1,154	1,476	462	387	320	232
Wichita, Kans	4,166	3,915	1,074	1,435	455	396	322	233
Nonmetropolitan areas 6/	3,842	3,611	1,073	1,212	411	413	320	182
South:								
Atlanta, Ga	3,923	3,687	1,069	1,202	434	386	343	253
Austin, Tex	3,916	3,680	1,056	1,247	438	357	361	221
Baltimore, Md	4,106	3,859	1,079	1,348	461	395	330	246
Baton Rouge, La	3,823	3,593	1,083	1,102	470	367	338	233
Dallas, Tex	4,000	3,759	1,052	1,302	442	378	349	236
Durham, N.C	4,004	3,763	1,035	1,349	429	381	338	231
Houston, Tex	4,017	3,775	1,077	1,274	475	368	349	232
Nashville, Tenn	4,052	3,808	1,037	1,366	445	380	326	254
Orlando, Fla	4,011	3,770	1,010	1,378	434	367	334	247
Washington, D.C.-Md.-Va	4,422	4,156	1,154	1,523	466	425	346	242
Nonmetropolitan areas 6/	3,484	3,274	1,037	979	424	344	312	178
West:								
Bakersfield, Calif	4,114	3,867	1,079	1,354	458	398	345	233
Denver, Colo	4,116	3,868	1,050	1,420	440	405	327	226
Los Angeles-Long Beach, Calif	4,374	4,111	1,095	1,519	458	406	385	248
San Diego, Calif	4,179	3,928	1,072	1,431	444	378	354	249
San Francisco-Oakland, Calif	4,607	4,330	1,152	1,633	490	439	358	258
Seattle-Everett, Wash	4,623	4,345	1,201	1,656	466	418	354	250
Honolulu, Hawaii	4,755	4,469	1,367	1,612	520	378	334	258
Nonmetropolitan areas 6/	3,912	3,677	1,099	1,231	427	417	319	184
Anchorage, Alaska	5,626	5,288	1,397	2,207	548	521	400	215

1/ A husband age 65 or over and his wife.
2/ The total cost of the budget includes an allowance for gifts and contributions, in addition to family consumption shown separately in the table.
3/ Housing includes shelter, household operation and housefurnishings. The average costs of shelter are weighted by the following proportions: 35 percent for rental costs, 65 percent for homeowner costs.
4/ The average costs of automobile owners and nonowners were weighted by the following proportions: New York, 25 percent for car owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for car owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for car owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for car owners, 32 percent for nonowners.
5/ For a detailed description see the 1967 edition of "Standard Metrooolitan Statistical Areas," prepared by the Bureau of the Budget.
6/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

PRELIMINARY - January 1970
(See Attached Explanation)

Table 3. Annual Costs of a Higher Budget for a Retired Couple, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care	Other family consumption	
Urban United States	$ 6,616	5,811	$ 1,387	$ 2,247	$ 735	$ 608	$ 339	$ 495	$ 297
Metropolitan areas 5/	6,966	6,083	1,412	2,434	753	604	346	534	356
Nonmetropolitan areas 6/	5,569	5,004	1,314	1,689	683	622	319	377	119
Northeast:									
Boston, Mass	7,912	6,761	1,487	3,069	735	577	347	546	573
Buffalo, N.Y	7,299	6,331	1,420	2,583	798	649	327	554	422
Hartford, Conn	7,540	6,552	1,553	2,640	823	615	355	566	426
Lancaster, Pa	6,624	5,806	1,491	2,130	719	588	336	542	312
New York-Northeastern New Jersey	7,690	6,623	1,543	2,858	685	617	357	563	499
Philadelphia, Pa.-N.J	7,057	6,087	1,500	2,468	652	570	346	551	442
Pittsburgh, Pa	6,691	5,835	1,432	2,180	757	581	325	560	347
Portland, Maine	6,538	5,782	1,391	2,153	740	607	335	556	251
Nonmetropolitan areas 6/	6,230	5,532	1,467	2,022	705	622	329	387	212
North Central:									
Cedar Rapids, Iowa	6,882	5,989	1,294	2,428	783	631	329	524	373
Champaign-Urbana, Ill	6,859	6,035	1,371	2,402	786	609	346	521	300
Chicago, Ill.-Northwestern Indiana	6,820	6,003	1,400	2,418	704	626	340	515	296
Cincinnati, Ohio-Ky.-Ind	6,281	5,549	1,365	1,999	748	588	330	519	245
Cleveland, Ohio	6,981	6,095	1,354	2,460	772	645	346	518	358
Dayton, Ohio	6,626	5,807	1,326	2,296	720	623	328	514	312
Detroit, Mich	6,935	6,076	1,412	2,401	775	621	335	532	332
Green Bay, Wis	6,681	5,784	1,296	2,355	726	612	308	487	392
Indianapolis, Ind	6,866	6,007	1,369	2,420	765	608	311	534	337
Kansas City, Mo.-Kans	6,654	5,838	1,378	2,189	794	630	335	512	307
Milwaukee, Wis	6,863	5,919	1,374	2,353	737	615	334	506	429
Minneapolis-St. Paul, Minn	6,741	5,863	1,336	2,298	772	616	311	530	367
St. Louis, Mo.-Ill	6,548	5,755	1,436	2,107	804	600	323	485	290
Wichita, Kans	6,509	5,726	1,314	2,197	787	611	326	491	283
Nonmetropolitan areas 6/	5,729	5,126	1,314	1,779	664	665	324	380	148
South:									
Atlanta, Ga	6,148	5,474	1,316	1,968	738	593	347	512	192
Austin, Tex	6,048	5,395	1,292	1,913	775	554	364	497	177
Baltimore, Md	6,569	5,777	1,353	2,191	772	595	333	533	288
Baton Rouge, La	6,177	5,428	1,338	1,799	820	564	340	517	271
Dallas, Tex	6,542	5,786	1,322	2,212	783	584	352	533	251
Durham, N.C	6,070	5,389	1,272	1,927	756	581	340	513	206
Houston, Tex	6,562	5,802	1,337	2,206	832	567	351	509	254
Nashville, Tenn	6,294	5,590	1,269	2,103	785	582	328	523	214
Orlando, Fla	6,168	5,490	1,257	2,043	762	563	336	529	195
Washington, D.C.-Md.-Va	6,967	6,088	1,417	2,361	779	654	349	528	351
Nonmetropolitan areas 6/	5,239	4,750	1,267	1,521	688	584	314	376	62
West:									
Bakersfield, Calif	6,488	5,743	1,328	2,137	827	588	348	515	243
Denver, Colo	6,538	5,772	1,347	2,266	738	595	331	495	262
Los Angeles-Long Beach, Calif	7,077	6,201	1,367	2,522	803	602	387	520	340
San Diego, Calif	6,676	5,892	1,328	2,349	779	560	359	517	271
San Francisco-Oakland, Calif	7,268	6,345	1,448	2,490	863	649	361	534	376
Seattle-Everett, Wash	7,049	6,179	1,485	2,396	805	616	357	520	336
Honolulu, Hawaii	7,858	6,700	1,721	2,615	897	558	337	572	584
Nonmetropolitan areas 6/	5,891	5,233	1,360	1,826	692	664	321	370	195
Anchorage, Alaska	8,599	7,246	1,722	3,056	852	798	405	413	739

1/ A husband age 65 or over and his wife.
2/ The total cost of the budget includes an allowance for gifts and contributions and life insurance , plus family consumption and personal taxes shown separately above.
3/ Housing includes shelter, household operation, housefurnishings, and lodging out-of-home city. The average costs of shelter are weighted by the following proportions: 30 percent for rental costs, 70 percent for homeowner costs.
4/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 75 percent for car owners, 25 percent for nonowners; all other metropolitan and nonmetropolitan areas, 100 percent for car owners.
5/ For detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.
6/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal total.

PRELIMINARY - January 1970
(See Attached Explanation)

Table 4. Indexes of Comparative Costs Based on a Lower Budget for a Retired Couple, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption						Other family consumption
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care	
Urban United States	100	100	100	100	100	100	100	100
Metropolitan areas 5/	103	103	101	106	90	102	102	108
Nonmetropolitan areas 6/	93	93	97	83	130	95	94	76
Northeast:								
Boston, Mass	104	104	106	117	30	100	102	110
Buffalo, N.Y	111	111	104	117	129	113	96	109
Hartford, Conn	114	114	108	120	131	107	104	113
Lancaster, Pa	102	102	105	98	112	100	99	104
New York-Northeastern New Jersey	106	106	108	123	17	104	106	112
Philadelphia, Pa.-N.J	99	99	108	104	28	98	102	109
Pittsburgh, Pa	101	101	103	94	121	102	96	114
Portland, Maine	103	103	99	103	113	105	99	120
Nonmetropolitan areas 6/	103	103	104	101	138	99	97	77
North Central:								
Cedar Rapids, Iowa	102	102	95	105	118	105	97	103
Champaign-Urbana, Ill	105	105	98	111	117	100	102	99
Chicago, Ill,-Northwestern Indiana	100	100	104	110	29	104	100	104
Cincinnati, Ohio-Ky.-Ind	98	98	99	91	121	96	97	109
Cleveland, Ohio	109	109	100	115	127	106	102	112
Dayton, Ohio	102	102	99	102	116	101	96	107
Detroit, Mich	99	99	102	90	125	105	99	109
Green Bay, Wis	99	99	96	100	113	101	90	99
Indianapolis, Ind	106	106	100	114	120	100	91	109
Kansas City, Mo.-Kans	101	101	102	95	126	103	99	101
Milwaukee, Wis	105	105	98	110	119	103	99	103
Minneapolis-St. Paul, Minn	103	103	97	106	122	104	91	107
St. Louis, Mo.-Ill	102	102	103	100	125	99	95	99
Wichita, Kans	101	101	99	100	118	101	96	99
Nonmetropolitan areas 6/	95	95	99	87	126	104	95	75
South:								
Atlanta, Ga	93	93	93	81	116	98	102	112
Austin, Tex	93	93	93	83	116	90	107	97
Baltimore, Md	98	98	94	93	127	99	98	108
Baton Rouge, La	91	91	95	75	126	96	100	104
Dallas, Tex	95	95	91	88	120	95	104	104
Durham, N.C	96	96	91	95	114	95	101	101
Houston, Tex	95	95	94	86	130	93	104	104
Nashville, Tenn	96	96	91	93	118	95	97	112
Orlando, Fla	97	97	89	99	114	92	99	107
Washington, D.C.-Md.-Va	107	107	100	109	128	106	103	108
Nonmetropolitan areas 6/	87	87	93	73	129	87	93	76
West:								
Bakersfield, Calif	98	98	99	90	126	100	102	100
Denver, Colo	99	99	95	99	115	104	98	96
Los Angeles-Long Beach, Calif	106	106	99	105	126	103	114	108
San Diego, Calif	102	102	96	103	123	96	105	109
San Francisco-Oakland, Calif	111	111	103	114	137	112	106	112
Seattle-Everett, Wash	111	111	108	113	127	108	105	107
Honolulu, Hawaii	116	116	125	114	145	95	99	112
Nonmetropolitan areas 6/	99	99	102	93	135	105	95	80
Anchorage, Alaska	146	146	131	172	176	131	119	96

1/ A husband age 65 or over and his wife.

2/ The total cost of the budget includes an allowance for gifts and contributions, in addition to family consumption shown separately in the table.

3/ Housing includes shelter, household operation, and housefurnishings. The average costs of shelter are weighted by the following proportions: 40 percent for rental costs, 60 percent for homeowner costs.

4/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for car owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for car owners, 45 percent for nonowners.

5/ For a detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

6/ Places with population of 2,500 to 50,000.

PRELIMINARY - January 1970
(See Attached Explanation)

Table 5. Indexes of Comparative Costs Based on an Intermediate Budget for a Retired Couple, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption						
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care	Other family consumption
Urban United States	100	100	100	100	100	100	100	100
Metropolitan areas 5/	104	104	102	107	99	102	102	107
Nonmetropolitan areas 6/	89	89	95	78	102	95	94	78
Northeast:								
Boston, Mass	111	111	109	122	98	98	102	109
Buffalo, N.Y	110	110	104	116	114	111	96	110
Hartford, Conn	113	113	112	118	116	104	104	111
Lancaster, Pa	102	102	109	98	104	98	99	107
New York-Northeastern New Jersey	112	112	113	128	65	104	105	112
Philadelphia, Pa.-N.J	104	104	109	107	90	97	101	109
Pittsburgh, Pa	101	101	104	97	109	99	96	113
Portland, Maine	103	103	103	102	105	104	99	115
Nonmetropolitan areas 6/	98	98	106	94	107	99	97	77
North Central:								
Cedar Rapids, Iowa	102	102	92	109	107	104	97	107
Champaign-Urbana, Ill	105	105	98	112	105	99	102	105
Chicago, Ill.-Northwestern Indiana	103	103	100	108	93	102	100	105
Cincinnati, Ohio-Ky.-Ind	98	98	97	95	108	96	97	108
Cleveland, Ohio	108	108	98	116	113	105	102	110
Dayton, Ohio	99	99	96	99	106	101	96	106
Detroit, Mich	100	100	102	94	112	102	98	107
Green Bay, Wis	98	98	93	102	104	99	90	100
Indianapolis, Ind	105	105	98	113	109	99	91	108
Kansas City, Mo.-Kans	101	101	99	98	114	103	99	103
Milwaukee, Wis	105	105	98	113	107	101	98	103
Minneapolis-St. Paul, Minn	102	102	96	106	109	102	92	110
St. Louis, Mo.-Ill	102	102	102	103	112	98	95	100
Wichita, Kans	99	99	95	100	110	100	96	101
Nonmetropolitan areas 6/	92	92	95	85	100	104	95	79
South:								
Atlanta, Ga	94	94	95	84	105	97	102	110
Austin, Tex	93	93	94	87	106	90	107	96
Baltimore, Md	98	98	95	94	112	100	98	106
Baton Rouge, La	91	91	96	77	114	93	100	101
Dallas, Tex	95	95	93	91	107	95	104	102
Durham, N.C	96	96	92	94	104	96	100	100
Houston, Tex	96	96	95	89	115	93	104	100
Nashville, Tenn	97	97	92	95	108	96	97	110
Orlando, Fla	96	96	89	96	105	93	99	107
Washington, D.C.-Md.-Va	105	105	102	106	113	107	103	105
Nonmetropolitan areas 6/	83	83	92	68	103	87	93	77
West:								
Bakersfield, Calif	98	98	95	94	111	101	102	101
Denver, Colo	98	98	93	99	107	102	97	98
Los Angeles-Long Beach, Calif	104	104	97	106	111	103	114	107
San Diego, Calif	100	100	95	100	108	95	105	108
San Francisco-Oakland, Calif	110	110	102	114	119	111	106	112
Seattle-Everett, Wash	110	110	106	116	113	106	105	108
Honolulu, Hawaii	113	113	121	112	126	95	99	112
Nonmetropolitan areas 6/	93	93	97	86	104	105	95	80
Anchorage, Alaska	134	134	124	154	133	132	119	93

1/ A husband age 65 or over and his wife.

2/ The total cost of the budget includes an allowance for gifts and contributions , in addition to family consumption shown separately in the table.

3/ Housing includes shelter, household operation and housefurnishings. The average costs of shelter are weighted by the following proportions: 35 percent for rental costs, 65 percent for homeowner costs.

4/ The average costs of automobile owners and nonowners were weighted by the following proportions: New York, 25 percent for car owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for car owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for car owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for car owners, 32 percent for nonowners.

5/ For a detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

6/ Places with populations of 2,500 to 50,000.

PRELIMINARY - January 1970
(See Attached Explanation)

Table 6. Indexes of Comparative Costs Based on a Higher Budget for a Retired Couple, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care	Other family consumption	
Urban United States	100	100	100	100	100	100	100	100	100
Metropolitan areas 5/	105	105	102	108	102	99	102	108	120
Nonmetropolitan areas 6/	84	86	95	75	93	102	94	76	40
Northeast:									
Boston, Mass	120	116	107	137	100	95	102	110	193
Buffalo, N.Y	110	109	102	115	109	.07	96	112	142
Hartford, Conn	114	113	112	118	112	101	105	114	143
Lancaster, Pa	100	100	107	95	98	97	99	109	105
New York-Northeastern New Jersey	116	114	111	127	93	101	105	114	168
Philadelphia, Pa	107	105	108	110	89	94	102	111	149
Pittsburgh, Pa	101	101	103	97	103	96	96	113	117
Portland, Maine	99	100	100	96	101	100	99	112	85
Nonmetropolitan areas 6/	94	95	106	90	96	102	97	78	71
North Central:									
Cedar Rapids, Iowa	104	103	93	108	107	104	97	106	126
Champaign-Urbana, Ill	104	104	99	107	107	100	102	105	101
Chicago, Ill.-Northwestern Indiana	103	103	101	108	96	103	100	104	100
Cincinnati, Ohio	95	95	98	89	102	97	97	105	82
Cleveland, Ohio	106	105	98	109	105	106	102	105	121
Dayton, Ohio	100	100	96	102	98	102	97	104	105
Detroit, Mich	105	105	102	107	105	102	99	107	112
Green Bay, Wis	101	100	93	105	99	101	91	98	132
Indianapolis, Ind	104	103	99	108	104	100	92	108	113
Kansas City, Mo.-Kans	101	100	99	97	108	104	99	103	103
Milwaukee, Wis	104	102	99	105	100	101	99	102	144
Minneapolis-St. Paul, Minn	102	101	96	102	105	101	92	107	124
St. Louis, Mo.-Ill	99	99	104	94	109	99	95	98	98
Wichita, Kans	98	99	95	98	107	100	96	99	95
Nonmetropolitan areas 6/	87	88	95	79	90	109	96	77	50
South:									
Atlanta, Ga	93	94	95	88	100	98	102	103	65
Austin, Tex	91	93	93	85	105	91	107	100	60
Baltimore, Md.	99	99	98	98	105	98	98	108	97
Baton Rouge, La	93	94	100	80	112	93	100	104	91
Dallas, Tex	99	100	95	98	107	96	104	108	85
Durham, N.C	92	93	92	86	103	96	100	104	69
Houston, Tex	99	100	96	98	113	93	104	103	86
Nashville, Tenn	95	96	91	94	107	96	97	106	72
Orlando, Fla	93	94	91	91	104	93	99	107	66
Washington, D.C.-Md.-Va	105	105	102	105	106	108	103	107	118
Nonmetropolitan areas 6/	79	82	91	68	94	96	93	76	21
West:									
Bakersfield, Calif	98	99	96	95	113	97	103	104	82
Denver, Colo	99	99	97	101	100	98	98	100	88
Los Angeles-Long Beach, Calif	107	107	99	112	109	99	114	105	114
San Diego, Calif	101	101	96	105	106	92	106	104	91
San Francisco-Oakland, Calif	110	109	104	111	117	107	106	108	127
Seattle-Everett, Wash	107	106	107	107	110	101	105	105	113
Honolulu, Hawaii	119	115	124	116	122	92	99	116	197
Nonmetropolitan areas 6/	89	90	98	81	94	109	95	75	66
Anchorage, Alaska	130	125	124	136	116	131	119	83	249

1/ A husband age 65 or over and his wife.
2/ The total cost of the budget includes an allowance for gifts and contributions and life insurance , plus family consumption and personal taxes shown separately above.
3/ Housing includes shelter, household operation, housefurnishings, and lodging out-of-home city. The average costs of shelter are weighted by the following proportions: 30 percent for rental costs, 70 percent for homeowner costs.
4/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 75 percent for car owners, 25 percent for nonowners; all other metropolitan and nonmetropolitan areas, 100 percent for car owners.
5/ For detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.
6/ Places with populations of 2,500 to 50,000.

MAR 16 1970

U.S. DEPARTMENT OF LABOR
Bureau of Labor Statistics
Washington, D.C. 20212

THREE BUDGETS FOR AN URBAN FAMILY OF FOUR PERSONS
Preliminary Spring 1969 Cost Estimates

The Bureau of Labor Statistics has developed a set of budgets which describes a specified manner of living at three levels for an urban family of four persons--husband, wife, 13-year-old boy, and 8-year-old girl. These budgets, described as Lower, Intermediate and Higher, were first published in the report Three Standards of Living for an Urban Family of Four Persons, Spring 1967 (Bulletin 1570-5), and in the April 1969 issue of the Monthly Labor Review, Reprint No. 2611. Preliminary estimates of the budget costs in 39 metropolitan areas, 4 regional classes of nonmetropolitan areas, and urban U.S. are now available for spring 1969.

The "food at home" costs in these budgets are final estimates. For other consumption costs, preliminary estimates were derived by applying price changes between spring 1967 and spring 1969, reported in the Consumer Price Index, to the appropriate spring 1967 cost of each budget class of goods and services. These estimates are preliminary because the Consumer Price Index reflects prices paid for commodities and services purchased by urban wage earners and clerical workers generally, without regard to their family type and level of living. The final estimates will utilize specific price data considered more appropriate to each budget level than is the Consumer Price Index.

Other costs and OASDHI were also updated to 1969, but personal taxes were computed from tax rates in effect for 1968. Final detailed estimates based on the complete repricing of the budgets in spring 1969 will be published in mid-1970.

Bulletin 1570-5 can be purchased from the regional offices of the Bureau of Labor Statistics and the Superintendent of Documents, Washington, D.C. 20402. Price $1. Monthly Labor Review Reprint No. 2611 is available upon request.

December 1969

PRELIMINARY - December 1969
(See Attached Explanation)

Table 1. Annual Costs of a Lower Budget for a 4-Person Family, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care 5/	Other family consumption	
Urban United States	$ 6,567	$ 5,285	$ 1,778	$ 1,384	$ 484	$ 780	$ 539	$ 320	$ 619
Metropolitan areas 6/	6,673	5,364	1,803	1,418	457	796	557	333	638
Nonmetropolitan areas 7/	6,092	4,935	1,663	1,235	603	713	460	261	536
Northeast:									
Boston, Mass	7,035	5,593	1,867	1,583	475	776	556	336	759
Buffalo, N.Y	6,791	5,412	1,849	1,384	489	851	507	332	698
Hartford, Conn	7,163	5,804	1,927	1,631	498	842	566	340	664
Lancaster, Pa	6,445	5,185	1,842	1,303	434	791	479	336	618
New York-Northeastern New Jersey	6,771	5,410	1,913	1,324	408	827	598	340	679
Philadelphia, Pa.-N.J	6,628	5,279	1,902	1,271	442	794	542	328	692
Pittsburgh, Pa	6,487	5,200	1,819	1,267	475	789	511	339	643
Portland, Maine	6,567	5,352	1,809	1,413	433	798	542	357	562
Nonmetropolitan areas 7/	6,290	5,073	1,779	1,186	617	732	502	257	572
North Central:									
Cedar Rapids, Iowa	6,653	5,342	1,687	1,579	446	808	496	326	655
Champaign-Urbana, Ill	6,857	5,570	1,754	1,711	453	774	554	324	614
Chicago, Ill.-Northwestern Indiana	6,799	5,512	1,848	1,519	464	794	557	330	619
Cincinnati, Ohio-Ky.-Ind	6,278	5,079	1,758	1,260	478	778	471	334	568
Cleveland, Ohio	6,651	5,368	1,786	1,411	491	802	536	342	626
Dayton, Ohio	6,513	5,239	1,739	1,471	446	785	461	337	627
Detroit, Mich	6,543	5,268	1,817	1,310	480	788	538	335	626
Green Bay, Wis	6,255	4,952	1,680	1,334	436	748	448	306	677
Indianapolis, Ind	6,706	5,396	1,782	1,561	468	777	476	332	649
Kansas City, Mo.-Kans	6,550	5,282	1,799	1,376	469	818	500	320	619
Milwaukee, Wis	6,721	5,275	1,726	1,483	455	784	511	316	788
Minneapolis-St. Paul, Minn	6,714	5,267	1,725	1,458	476	787	488	333	790
St. Louis, Mo.-Ill	6,572	5,297	1,832	1,381	488	790	489	317	624
Wichita, Kans	6,537	5,269	1,755	1,444	464	789	501	316	619
Nonmetropolitan areas 7/	6,408	5,152	1,686	1,421	589	740	456	260	616
South:									
Atlanta, Ga	6,201	5,048	1,651	1,334	452	750	514	347	527
Austin, Tex	5,812	4,776	1,663	1,116	436	720	530	311	437
Baltimore, Md	6,491	5,176	1,678	1,420	492	746	509	331	671
Baton Rouge, La	5,997	4,911	1,672	1,210	477	727	505	320	474
Dallas, Tex	6,214	5,077	1,633	1,346	449	738	583	328	510
Durham, N.C	6,196	4,983	1,617	1,346	428	749	524	319	590
Houston, Tex	6,130	5,017	1,692	1,233	492	723	556	321	491
Nashville, Tenn	6,151	5,037	1,622	1,386	451	744	488	346	491
Orlando, Fla	6,033	4,944	1,606	1,323	440	727	514	334	474
Washington, D.C.-Md.-Va	6,907	5,501	1,781	1,567	488	780	549	336	732
Nonmetropolitan areas 7/	5,712	4,680	1,583	1,128	597	671	438	263	439
West:									
Bakersfield, Calif	6,424	5,176	1,784	1,193	479	815	584	321	544
Denver, Colo	6,425	5,206	1,705	1,409	450	802	533	307	579
Los Angeles-Long Beach, Calif	7,030	5,628	1,787	1,509	467	817	709	339	648
San Diego, Calif	6,792	5,444	1,750	1,461	484	783	630	336	614
San Francisco-Oakland, Calif	7,309	5,832	1,850	1,676	491	866	602	347	701
Seattle-Everett, Wash	7,197	5,817	1,935	1,662	486	837	564	333	683
Honolulu, Hawaii	8,168	6,347	2,162	2,013	541	750	534	347	1,080
Nonmetropolitan areas 7/	6,561	5,230	1,728	1,359	618	789	477	259	682
Anchorage, Alaska	9,913	7,673	2,289	2,661	806	882	719	316	1,416

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ In addition to family consumption and personal taxes shown separately in the table, the total cost of the budget includes allowancea for gifts and contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

3/ Housing includes shelter, household operations, and housefurnishings. All families with the lower budget are assumed to be renters.

4/ The average costs of automobile owners and nonowners are weighted by the following proportions of families: Boston, Chicago, New York, and Philadelphia, 50 percent for both automobile owners and nonowners; all other metropolitan areas, 65 percent for automobile owners, 35 percent for nonowners; nonmetropolitan areas, 100 percent for automobile owners.

5/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

6/ For a detailed description see the 1967 edition of the "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

7/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, suma of individual items may not equal totals.

Table 2. Annual Costs of an Intermediate Budget for a 4-Person Family, 1/ Spring 1969

PRELIMINARY - December 1969
(See Attached Explanation)

Area	Total budget 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care 5/	Other family consumption	
Urban United States	$ 10,077	$ 7,818	$ 2,288	$ 2,351	$ 940	$ 1,095	$ 543	$ 601	$ 1,348
Metropolitan areas 6/	10,273	7,968	2,322	2,426	925	1,113	561	621	1,387
Nonmetropolitan areas 7/	9,204	7,151	2,135	2,012	1,006	1,023	464	511	1,176
Northeast:									
Boston, Mass	11,108	8,534	2,465	2,866	944	1,078	559	622	1,651
Buffalo, N.Y	10,801	8,250	2,400	2,530	993	1,190	512	625	1,622
Hartford, Conn	10,934	8,632	2,551	2,691	1,037	1,162	571	620	1,376
Lancaster, Pa	9,932	7,743	2,438	2,178	906	1,089	482	650	1,294
New York-Northeastern New Jersey	11,236	8,589	2,541	2,796	855	1,158	600	639	1,703
Philadelphia, Pa.-N.J	10,160	7,859	2,486	2,246	869	1,096	547	615	1,398
Pittsburgh, Pa	9,757	7,601	2,377	2,077	916	1,097	514	620	1,266
Portland, Maine	10,117	7,992	2,430	2,315	944	1,119	545	639	1,221
Nonmetropolitan areas 7/	9,952	7,720	2,334	2,309	1,027	1,033	506	511	1,324
North Central:									
Cedar Rapids, Iowa	10,143	7,814	2,127	2,486	957	1,127	498	619	1,432
Champaign-Urbana, Ill	10,200	8,059	2,239	2,626	921	1,092	558	623	1,235
Chicago, Ill.-Northwestern Indiana	10,332	8,154	2,325	2,651	892	1,105	562	619	1,269
Cincinnati, Ohio-Ky.-Ind	9,783	7,631	2,221	2,290	944	1,087	477	612	1,261
Cleveland, Ohio	10,453	8,182	2,252	2,697	930	1,135	541	627	1,361
Dayton, Ohio	9,604	7,498	2,191	2,200	916	1,102	467	622	1,220
Detroit, Mich	9,972	7,745	2,334	2,226	923	1,100	543	619	1,332
Green Bay, Wis	9,825	7,400	2,123	2,270	912	1,056	452	587	1,542
Indianapolis, Ind	10,139	7,902	2,257	2,491	978	1,078	481	617	1,336
Kansas City, Mo.-Kans	9,943	7,732	2,277	2,210	991	1,145	503	606	1,316
Milwaukee, Wis	10,586	7,942	2,201	2,616	918	1,096	515	596	1,742
Minneapolis-St. Paul, Minn	10,369	7,773	2,187	2,420	955	1,096	492	623	1,700
St. Louis, Mo.-Ill	10,065	7,834	2,330	2,353	952	1,109	494	596	1,333
Wichita, Kans	9,763	7,598	2,179	2,224	989	1,099	505	602	1,275
Nonmetropolitan areas 7/	9,425	7,304	2,111	2,169	982	1,064	461	517	1,241
South:									
Atlanta, Ga	9,233	7,218	2,140	1,957	917	1,059	517	628	1,138
Austin, Tex	8,832	6,986	2,137	1,815	907	1,014	534	579	977
Baltimore, Md	9,735	7,391	2,202	2,088	921	1,062	512	606	1,461
Baton, Rouge, La	9,260	7,292	2,189	1,988	989	1,027	506	593	1,089
Dallas, Tex	9,265	7,329	2,120	2,050	921	1,049	586	603	1,055
Durham, N.C	9,592	7,363	2,099	2,163	915	1,051	527	608	1,347
Houston, Tex	9,212	7,287	2,180	1,959	974	1,022	559	593	1,046
Nashville, Tenn	9,295	7,354	2,085	2,145	943	1,053	494	634	1,060
Orlando, Fla	9,162	7,252	2,069	2,092	933	1,023	519	616	1,032
Washington, D.C.-Md.-Va	10,503	8,032	2,343	2,463	936	1,122	552	616	1,566
Nonmetropolitan areas 7/	8,641	6,760	2,061	1,779	1,002	971	441	506	1,019
West:									
Bakersfield, Calif	9,728	7,562	2,221	2,035	988	1,128	586	604	1,203
Denver, Colo	9,790	7,613	2,133	2,300	945	1,113	537	585	1,287
Los Angeles-Long Beach, Calif	10,285	7,986	2,240	2,328	934	1,141	714	629	1,321
San Diego, Calif	10,127	7,866	2,187	2,364	969	1,093	634	619	1,288
San Francisco-Oakland, Calif	10,865	8,412	2,332	2,611	1,000	1,214	607	648	1,461
Seattle-Everett, Wash	10,485	8,276	2,434	2,474	1,009	1,167	568	624	1,295
Honolulu, Hawaii	12,064	9,009	2,699	2,959	1,138	1,036	537	640	2,116
Nonmetropolitan areas 7/	9,662	7,393	2,133	2,125	1,017	1,124	481	513	1,386
Anchorage, Alaska	14,017	10,494	2,796	3,820	1,279	1,262	723	614	2,489

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ In addition to family consumption and personal taxes shown separately in the table, the total cost of the budget includes allowances for gifts and contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

3/ Housing includes shelter, household operations, and housefurnishings. The average costs of shelter are weighted by the following proportions: 25 percent for rental costs, 75 percent for homeowner costs.

4/ The average costs of automobile owners and nonowners are weighted by the following proportions: Boston, Chicago, New York, and Philadelphia, 80 percent for owners, 20 percent for nonowners; Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, with 1.4 million of population or more in 1960, 95 percent for automobile owners, and 5 percent for nonowners; all other areas, 100 percent for automobile owners.

5/ In total medical care, the average costs of medical insurance are weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

6/ For a detailed description see the 1967 edition of the "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

7/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

PRELIMINARY - December 1969
(See Attsched Explanation)

Table 3. Annual Costs of a Higher Budget for a 4-Person Family, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care 5/	Other family consumption	
Urban United States	$ 14,589	$ 10,804	$ 2,821	$ 3,544	$ 1,215	$ 1,609	$ 565	$ 1,050	$ 2,523
Metropolitan areas 6/	14,959	11,064	2,876	3,677	1,214	1,628	584	1,085	2,618
Nonmetropolitan areas 7/	12,942	9,645	2,572	2,954	1,217	1,527	482	893	2,101
Northeast:									
Boston, Mass	16,341	11,944	2,998	4,355	1,342	1,570	583	1,096	3,091
Buffalo, N.Y	15,505	11,182	2,909	3,695	1,199	1,744	531	1,104	3,039
Hartford, Conn	15,424	11,700	3,155	3,902	1,250	1,696	592	1,105	2,430
Lancaster, Pa	14,096	10,585	2,982	3,234	1,122	1,602	502	1,143	2,273
New York-Northeastern New Jersey	16,914	12,147	3,112	4,328	1,250	1,704	623	1,130	3,432
Philadelphia, Pa.-N.J	14,782	10,992	3,034	3,448	1,236	1,609	568	1,097	2,527
Pittsburgh, Pa	14,061	10,558	2,907	3,250	1,166	1,600	537	1,098	2,266
Portland, Maine	14,005	10,665	2,922	3,270	1,165	1,637	565	1,106	2,098
Nonmetropolitan areas 7/	13,879	10,311	2,797	3,309	1,225	1,541	526	913	2,329
North Central:									
Cedar Rapids, Iowa	14,544	10,697	2,651	3,657	1,168	1,635	518	1,068	2,603
Champaign-Urbana, Ill	14,621	11,116	2,795	3,928	1,153	1,588	578	1,074	2,240
Chicago, Ill.-Northwestern Indiana	14,814	11,234	2,897	3,828	1,264	1,600	582	1,063	2,309
Cincinnati, Ohio-Ky.-Ind	13,730	10,303	2,782	3,249	1,140	1,588	497	1,047	2,203
Cleveland, Ohio	14,749	11,117	2,802	3,852	1,175	1,664	565	1,059	2,367
Dayton, Ohio	13,842	10,423	2,724	3,436	1,108	1,608	487	1,060	2,189
Detroit, Mich	14,464	10,745	2,931	3,401	1,180	1,591	567	1,075	2,473
Green Bay, Wis	14,348	10,207	2,655	3,427	1,116	1,526	472	1,011	2,922
Indianapolis, Ind	14,506	10,830	2,823	3,690	1,182	1,557	502	1,076	2,425
Kansas City, Mo.-Kans	14,228	10,594	2,831	3,378	1,200	1,613	527	1,045	2,395
Milwaukee, Wis	15,211	10,742	2,780	3,676	1,119	1,601	535	1,031	3,223
Minneapolis-St. Paul, Minn	14,803	10,537	2,729	3,491	1,156	1,580	513	1,068	3,030
St. Louis, Mo.-Ill	14,229	10,616	2,932	3,335	1,207	1,614	512	1,016	2,373
Wichita, Kans	13,912	10,363	2,706	3,286	1,224	1,599	526	1,022	2,322
Nonmetropolitan areas 7/	13,382	9,936	2,577	3,182	1,186	1,603	480	908	2,240
South:									
Atlanta, Ga	13,269	9,888	2,655	2,885	1,150	1,604	538	1,056	2,178
Austin, Tex	12,618	9,659	2,617	2,819	1,158	1,494	555	1,016	1,767
Baltimore, Md	14,350	10,314	2,764	3,155	1,169	1,620	533	1,073	2,811
Baton Rouge, La	13,754	10,400	2,711	3,302	1,252	1,548	527	1,060	2,125
Dallas, Tex	13,565	10,358	2,658	3,261	1,167	1,591	609	1,072	1,980
Durham, N.C	13,910	10,126	2,589	3,167	1,170	1,587	544	1,069	2,569
Houston, Tex	13,306	10,156	2,711	3,032	1,243	1,548	584	1,038	1,933
Nashville, Tenn	13,413	10,235	2,546	3,320	1,180	1,594	511	1,084	1,957
Orlando, Fla	13,452	10,272	2,563	3,343	1,191	1,557	537	1,081	1,957
Washington, D.C.-Md.-Va	15,350	11,127	2,906	3,683	1,174	1,716	571	1,077	2,958
Nonmetropolitan areas 7/	12,146	9,143	2,466	2,656	1,217	1,470	459	875	1,836
West:									
Bakersfield, Calif	14,059	10,451	2,748	3,125	1,284	1,613	613	1,068	2,302
Denver, Colo	14,122	10,457	2,721	3,413	1,142	1,590	557	1,034	2,433
Los Angeles-Long Beach, Calif	15,137	11,187	2,815	3,673	1,223	1,639	743	1,094	2,608
San Diego, Calif	14,862	11,005	2,728	3,729	1,221	1,570	678	1,079	2,524
San Francisco-Oakland, Calif	15,752	11,600	2,937	3,882	1,285	1,743	634	1,119	2,789
Seattle-Everett, Wash	14,861	11,299	3,038	3,701	1,230	1,665	592	1,073	2,288
Honolulu, Hawaii	17,823	12,462	3,410	4,533	1,321	1,491	559	1,148	4,029
Nonmetropolitan areas 7/	13,591	9,930	2,596	3,097	1,247	1,585	500	905	2,455
Anchorage, Alaska	19,035	13,579	3,389	5,168	1,461	1,775	754	1,032	4,025

1/ The family conaists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, a 13-year-old boy.

2/ In addition to family consumption and personal taxes shown separately in the table, the total cost of the budget includes allowances for gifts snd contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

3/ Housing includes shelter, household operations, housefurnishings and lodging out of home city. The average costs of shelter are weighted by the following proportions: 15 percent for rental costs, 85 percent for homeowner costs.

4/ All families were assumed to be automobile owners.

5/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insursnce; 26 percent for families paying hslf cost; 44 percent for families covered by noncontributory insurance plan (paid by employer).

6/ For a detailed description see the 1967 edition of the "Standard Metropolitan Statistical Area," prepared by the Bureau of the Budget.

7/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

PRELIMINARY - December 1969
(See Attached Explanation)

Table 4. Indexes of Comparative Costs Based on a Lower Budget for a 4-Person family, 1/ Spring 1969

(U.S. Urban Average Cost = 100)

Area	Total budget 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care 5/	Other family consumption	
Urban United States	100	100	100	100	100	100	100	100	100
Metropolitan areas 6/	102	101	101	102	94	102	103	104	103
Nonmetropolitan areas 7/	93	93	94	89	126	91	85	82	87
Northeast:									
Boston, Mass	107	106	105	114	98	99	103	105	123
Buffalo, N.Y	103	102	104	100	101	109	94	104	113
Hartford, Conn	109	110	108	118	103	108	105	106	107
Lancaster, Pa	98	98	104	94	90	101	89	105	100
New York-Northeastern New Jersey	103	102	108	96	84	106	111	106	110
Philadelphia, Pa.-N.J	101	100	107	92	91	102	101	103	112
Pittsburgh, Pa	99	98	102	92	98	101	95	106	104
Portland, Maine	100	101	102	102	89	102	101	112	91
Nonmetropolitan areaa 7/	96	96	100	86	127	94	93	80	92
North Central:									
Cedar Rapids, Iowa	101	101	95	114	92	104	92	102	106
Champaign-Urbana, Ill	104	105	99	124	94	99	103	101	99
Chicago, Ill.-Northwestern Indiana	104	104	104	110	96	102	103	103	100
Cincinnati, Ohio-Ky.-Ind	96	96	99	91	99	100	87	104	92
Cleveland, Ohio	101	102	100	102	101	103	99	107	101
Dayton, Ohio	99	99	98	106	92	101	86	105	101
Detroit, Mich	100	100	102	95	99	101	100	105	101
Green Bay, Wis	95	94	94	96	90	96	83	96	109
Indianapolis, Ind	102	102	100	113	97	100	88	104	105
Kansas City, Mo.-Kans	100	100	101	99	97	105	93	100	100
Milwaukee, Wis	102	100	97	107	94	101	95	99	127
Minneapolis-St. Paul, Minn	102	100	97	105	98	101	91	104	128
St. Louis, Mo.-Ill	100	100	103	100	101	101	91	99	101
Wichita, Kans	100	100	99	104	96	101	93	99	100
Nonmetropolitan areas 7/	98	97	95	103	122	95	85	81	100
South:									
Atlanta, Ga	94	96	93	96	93	96	95	108	85
Austin, Tex	89	90	94	81	90	92	98	97	71
Baltimore, Md	99	98	94	103	102	96	94	103	108
Baton Rouge, La	91	93	94	87	99	93	94	100	77
Dallas, Tex	95	96	92	97	93	95	108	103	82
Durham, N.C	94	94	91	97	88	96	97	100	95
Houston, Tex	93	95	95	89	102	93	103	100	79
Nashville, Tenn	94	95	91	100	93	95	91	108	79
Orlando, Fla	92	94	90	96	91	93	95	104	77
Washington, D.C.-Md.-Va	105	104	100	113	101	100	102	105	118
Nonmetropolitan areas 7/	87	89	89	82	123	86	81	82	71
West:									
Bakersfield, Calif	98	98	100	86	99	104	108	100	88
Denver, Colo	98	99	96	102	93	103	99	96	94
Los Angeles-Long Beach, Calif	107	106	101	109	96	105	132	106	105
San Diego, Calif	103	103	98	106	100	100	117	105	99
San Francisco-Oakland, Calif	111	110	104	121	101	111	112	108	113
Seattle-Everett, Wash	110	110	109	120	100	107	105	104	110
Honolulu, Hawaii	124	120	122	145	112	96	99	108	174
Nonmetropolitan areas 7/	100	99	97	98	128	101	88	81	110
Anchorage, Alaska	151	145	129	192	167	113	133	99	229

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ In addition to family consumption and personal taxes shown separately in the table, the total cost of the budget includes allowances for gifts and contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

3/ Housing includes shelter, household operations, and housefurnishings. All families with the lower budget are assumed to be renters.

4/ The average costs of automobile owners and nonowners are weighted by the following proportions of families: Boston, Chicago, New York, and Philadelphia, 50 percent for both automobile owners and nonowners; all other metropolitan areas, 65 percent for automobile owners, 35 percent for nonowners; nonmetropolitan areas, 100 percent for automobile owners.

5/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

6/ For a detailed description see the 1967 edition of the "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

7/ Places with populations of 2,500 to 50,000.

PRELIMINARY - December 1969
(See Attached Explanation)

Table 5. Indexes of Comparative Costs Based on an Intermediate Budget for a 4-Person Family, 1/ Spring 1969

(U.S. Urban Average Cost = 100)

Area	Total budgets 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care 5/	Other family consumption	
Urban United States	100	100	100	100	100	100	100	100	100
Metropolitan areas 6/	102	102	101	103	98	102	103	103	103
Nonmetropolitan areas 7/	91	92	93	86	107	93	85	85	87
Northeast:									
Boston, Mass	110	109	108	122	100	98	103	103	122
Buffalo, N.Y	107	106	105	108	106	109	94	104	120
Hartford, Conn	109	110	111	114	110	106	105	103	102
Lancaster, Pa	99	99	107	93	96	99	89	108	96
New York-Northeastern New Jersey	112	110	111	119	91	106	110	106	126
Philadelphia, Pa.-N.J	101	101	109	96	92	100	101	102	104
Pittsburgh, Pa	97	97	104	88	97	100	95	103	94
Portland, Maine	100	102	106	98	100	102	100	106	91
Nonmetropolitan areas 7/	99	99	102	98	109	94	93	85	98
North Central:									
Cedar Rapids, Iowa	101	100	93	106	102	103	92	103	106
Champaign-Urbana, Ill	101	103	98	112	98	100	103	104	92
Chicago, Ill.-Northwestern Indiana	103	104	102	113	95	101	103	103	94
Cincinnati, Ohio-Ky.-Ind	97	98	97	97	100	99	88	102	94
Cleveland, Ohio	104	105	98	115	99	104	100	104	101
Dayton, Ohio	95	96	96	94	97	101	86	103	91
Detroit, Mich	99	99	102	95	98	100	100	103	99
Green Bay, Wis	98	95	93	97	97	96	83	98	114
Indianapolis, Ind	101	101	99	106	104	98	89	103	99
Kansas City, Mo.-Kans	99	99	100	94	105	105	93	101	98
Milwaukee, Wis	105	102	96	111	98	100	95	99	129
Minneapolis-St. Paul, Minn	103	99	96	103	102	100	91	104	126
St. Louis, Mo.-Ill	100	100	102	100	101	101	91	99	99
Wichita, Kans	97	97	95	95	105	100	93	100	95
Nonmetropolitan areas 7/	94	93	92	92	104	97	85	86	92
South:									
Atlanta, Ga	92	92	94	83	98	97	95	104	84
Austin, Tex	88	89	93	77	96	93	98	96	72
Baltimore, Md	97	95	96	89	98	97	94	101	108
Baton Rouge, La	92	93	96	85	105	94	93	99	81
Dallas, Tex	92	94	93	87	98	96	108	100	78
Durham, N.C	95	94	92	92	97	96	97	101	100
Houston, Tex	91	93	95	83	104	93	103	99	78
Nashville, Tenn	92	94	91	91	100	96	91	105	79
Orlando, Fla	91	93	90	89	99	93	96	102	77
Washington, D.C.-Md.-Va	104	103	102	105	100	102	102	102	116
Nonmetropolitan areas 7/	86	87	90	76	107	89	81	84	76
West:									
Bakersfield, Calif	97	97	97	87	105	103	108	100	89
Denver, Colo	97	97	93	98	101	102	99	97	95
Los Angeles-Long Beach, Calif	102	102	98	99	99	104	131	105	98
San Diego, Calif	101	101	96	101	103	100	117	103	96
San Francisco-Oakland, Calif	108	108	102	111	106	111	112	108	108
Seattle-Everett, Wash	104	106	106	105	107	107	105	104	96
Honolulu, Hawaii	120	115	118	126	121	95	99	106	157
Nonmetropolitan areas 7/	96	95	93	91	108	103	89	85	103
Anchorage, Alaska	139	134	122	162	136	115	133	102	185

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ In addition to family consumption and personal taxes shown separately in the table, the total cost of the budget includes allowances for gifts and contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

3/ Housing includes shelter, household operations, and housefurnishings. The average costs of shelter are weighted by the following proportions: 25 percent for rental costs, 75 percent for homeowner costs.

4/ The average costs of automobile owners and nonowners are weighted by the following proportions: Boston, Chicago, New York, and Philadelphia, 80 percent for owners, 20 percent for nonowners; Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, with 1.4 million of population or more in 1960, 95 percent for automobile owners, and 5 percent for nonowners; all other areas, 100 percent for automobile owners.

5/ In total medical care, the average costs of medical insurance are weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

6/ For a detailed description see the 1967 edition of the "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

7/ Places with populations of 2,500 to 50,000.

PRELIMINARY - December 1969
(See Attached Explanation)

Table 6. Indexes of Comparative Costs Based on a Higher Budget for a 4-Person Family, 1/ Spring 1969

Area	Total budget 2/	Cost of family consumption							Personal taxes
		Total	Food	Housing 3/	Transportation 4/	Clothing and personal care	Medical care 5/	Other family consumption	
Urban United States	100	100	100	100	100	100	100	100	100
Metropolitan areas 6/	103	102	102	104	100	101	103	103	104
Nonmetropolitan areas 7/	89	89	91	83	100	95	85	85	83
Northeast:									
Boston, Mass	112	111	106	123	110	98	103	104	123
Buffalo, N.Y	106	103	103	104	99	108	94	105	120
Hartford, Conn	106	108	112	110	103	105	105	105	96
Lancaster, Pa	97	98	106	91	92	100	89	109	90
New York-Northeastern New Jersey	116	112	110	122	103	106	110	108	136
Philadelphia, Pa.-N.J	101	102	108	97	102	100	101	104	100
Pittsburgh, Pa	96	98	103	92	96	99	95	105	90
Portland, Maine	96	99	104	92	96	102	100	105	83
Nonmetropolitan areas 7/	95	95	99	93	101	96	93	87	92
North Central:									
Cedar Rapids, Iowa	100	99	94	103	96	102	92	102	103
Champaign-Urbana, Ill	100	103	99	111	95	99	102	102	89
Chicago, Ill.-Northwestern Ind	102	104	103	108	104	99	103	101	92
Cincinnati, Ohio-Ky.-Ind	94	95	99	92	94	99	88	100	87
Cleveland, Ohio	101	103	99	109	97	103	100	101	94
Dayton, Ohio	95	96	96	97	91	100	86	101	87
Detroit, Mich	99	99	104	96	97	99	100	102	98
Green Bay, Wis	98	94	94	97	92	95	84	96	116
Indianapolis, Ind	99	100	100	104	97	97	89	102	96
Kansas City, Mo.-Kans	97	98	100	95	99	100	93	100	95
Milwaukee, Wis	104	99	99	104	92	100	95	98	128
Minneapolis-St. Paul, Minn	101	97	97	99	95	98	91	102	120
St. Louis, Mo.-Ill	98	98	104	94	99	100	91	97	94
Wichita, Kans	95	96	96	93	101	99	93	97	92
Nonmetropolitan areas 7/	92	92	91	90	98	100	85	86	89
South:									
Atlanta, Ga	91	92	94	81	95	100	95	101	86
Austin, Tex	86	89	93	80	95	93	98	97	70
Baltimore, Md	98	95	98	89	96	101	94	102	111
Baton Rouge, La	94	96	96	93	103	96	93	101	84
Dallas, Tex	93	96	94	92	96	99	108	102	78
Durham, N.C	95	94	92	89	96	99	96	102	102
Houston, Tex	91	94	96	86	102	96	103	99	77
Nashville, Tenn	92	95	90	94	97	99	90	103	78
Orlando, Fla	92	95	91	94	98	97	95	103	78
Washington, D.C.-Md.-Va	105	103	103	104	97	107	101	103	117
Nonmetropolitan areas 7/	83	85	87	75	100	91	81	83	73
West:									
Bakersfield, Calif	96	97	97	88	106	100	108	102	91
Denver, Colo	97	97	96	96	94	99	99	98	96
Los Angeles-Long Beach, Calif	104	104	100	104	101	102	132	104	103
San Diego, Calif	102	102	97	105	100	98	120	103	100
San Francisco-Oakland, Calif	108	107	104	110	106	108	112	107	111
Seattle-Everett, Wash	102	105	108	104	101	103	105	102	91
Honolulu, Hawaii	122	115	121	128	109	93	99	109	160
Nonmetropolitan area 7/	93	92	92	87	103	99	88	86	97
Anchorage, Alaska	130	126	120	146	120	110	133	98	160

1/ The family consists of an employed husband, age 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ In addition to family consumption and personal taxes shown separately in the table, the total cost of the budget includes allowances for gifts and contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

3/ Housing includes shelter, household operations, housefurnishings and lodging out of home city. The average costs of shelter, are weighted by the following proportions: 15 percent for rental costs, 85 percent for homeowner costs.

4/ All families were assumed to be automobile owners.

5/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plan (paid by employer).

6/ For a detailed description see the 1967 edition of the "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

7/ Places with populations of 2,500 to 50,000.

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THREE BUDGETS MEASURE LIVING COSTS FOR A RETIRED COUPLE IN CHAMPAIGN-URBANA

Consumption costs for a retired couple living in the Champaign-Urbana, Ill., area vary from $2,916 to $6,035 annually based on estimated Spring 1969 prices. In releasing three Spring 1967 budgets for a retired couple, the U. S. Bureau of Labor Statistics announced the preliminary updated consumption costs average $4,126 for the intermediate budget level. To meet lower budget consumption costs $2,916 is needed, while $6,035 is needed for the higher budget consumption costs.

Thomas J. McArdle, Regional Director of the Bureau in Chicago noted consumption constitutes only a portion of the retired couple's budget. He said the Spring 1967 budgets are more indicative of the total costs incurred by retired couples. Although the Bureau intends to publish a research bulletin--Three Budgets for a Retired Couple in Urban Areas of the United States-- later in 1969, McArdle summarized the findings now available for the first time.

The three budget levels were established for a husband--age 65 or over--and his wife both of whom are self-supporting, living independently, and enjoying reasonably good health. In the Champaign-Urbana metropolitan area this couple required $4,053 at the intermediate budget level, $2,818 at the lower level, and $6,288 at the higher level. For the intermediate level, Champaign-Urbana area retired couples' expenses were 5 percent above the national average. The lower budget was 6 percent above the national average and the higher budget, 4 percent above.

Among the 39 metropolitan areas included in this budget study, the Champaign-Urbana area budget ranks 10th at the intermediate level, 9th at the lower level, and 14th at the higher level. A comparison of the intermediate budgets for all metropolitan areas shows that it was less expensive to live in approximately three-fourths of the areas than in Champaign-Urbana.

Nationally, costs averaged $3,857 for the intermediate budget, $2,671 for the lower budget, and $6,039 for the higher budget.

Of the 10 cities studied in the North Central Region, most were less expensive to live in than Champaign . At the intermediate budget level, Champaign budget costs ranked 3rd . The following table shows the rank order of these midwest cities for the three budget levels.

BUDGET COSTS FOR A RETIRED COUPLE IN SELECTED METROPOLITAN AREAS OF THE NORTH CENTRAL REGION SPRING 1967

LOWER		INTERMEDIATE		HIGHER	
Indianapolis	$2850	Indianapolis	$4065	Detroit	$6377
Cleveland	2828	Cleveland	4057	Milwaukee	6305
Champaign-Urbana	2818	Champaign-Urbana	4053	Indianapolis	6304
Milwaukee	2795	Milwaukee	4040	Champaign-Urbana	6288
Mpls.-St.Paul	2775	Mpls. -St. Paul	3972	Chicago	6248
Dayton	2689	Chicago	3945	Cleveland	6234
Chicago	2664	Detroit	3870	Mpls.-St. Paul	6226
Green Bay	2663	Green Bay	3825	Green Bay	6161
Detroit	2656	Dayton	3791	Dayton	6030
Cincinnati	2595	Cincinnati	3765	Cincinnati	5724

Differences in the three levels are due to variations in the style of living provided by each budget. While each level permits the couple to maintain its health and well-being and to participate in community activities, a majority of the items common to the three levels are in greater quantity and of better quality at each higher level of living.

There are also basic differences in housing, transportation, services, and recreation. For example, in the lower budget, many couples lived in apartments (without air-conditioning), rode public transportation, performed services for themselves, and used free community recreational services. By contrast, the higher budget assumes 70 percent of the couples own homes and more than half own new cars. The higher level also allows more household appliances and more paid services than the intermediate level provides.

Housing was the largest single expenditure in all three budgets. The intermediate Champaign budget estimate for housing was 13 percent more than the urban U. S. average cost of housing. The lower budget shows Champaign-Urbana housing costs were 12 percent more and the higher budget 8 percent more.

Total food costs at Spring 1967 prices averaged $794 for the lower budget, $1,042 for the intermediate, and $1,291 for the higher. These food expenditures are about equal to the urban averages.

The table below indicates how expenditure patterns differ at each budget level.

Annual costs of the retired couple's budget at 3 levels of living
C h a m p a i g n-U r b a n a, Illinois area, Spring 1967

	Lower	Intermediate	Higher
Total budget	$2,818	$4,053	$6,288
Total family consumption	2,697	3,810	5,553
Food	794	1,042	1,291
Housing	1,053	1,506	2,229
Transportation	219	397	722
Clothing and personal care	217	356	551
Medical care	295	297	300
Other family consumption	119	212	460
Other costs	121	243	735
	Percent distribution		
Total budget	100.0	100.0	100.0
Total family consumption	95.7	94.0	88.3
Food	28.2	25.7	20.5
Housing	37.4	37.2	35.4
Transportation	7.8	9.8	11.5
Clothing and personal care	7.7	8.8	8.8
Medical care	10.5	7.3	4.8
Other family consumption	4.2	5.2	7.3
Other costs	4.3	6.0	11.7

Budget costs for the 39 metropolitan areas and four nonmetropolitan regions are shown in the attached tables. Additional comparative living cost indexes reflect differences in price levels among areas.

ANNUAL COSTS OF CONSUMPTION FOR 3 LEVELS OF LIVING FOR A RETIRED COUPLE, CHAMPAIGN-URBANA, ILLINOIS, SPRING 1967 AND SPRING 1969*

Component	Cost		Increase	
	Spring 1969*	Spring 1967	Amount	Percent
		Lower Budget		
Food	838	794	44	5.5
Housing	1,123	1,053	70	6.6
Transportation	239	219	20	9.1
Clothing and personal care	240	217	23	10.6
Medical care	340	295	45	15.3
Other family consumption	136	119	17	14.3
Total family consumption	2,916	2,697	219	8.1
		Intermediate Budget		
Food	1,103	1,042	61	5.9
Housing	1,611	1,506	105	7.0
Transportation	434	397	37	9.3
Clothing and personal care	393	356	37	10.4
Medical care	343	297	46	15.5
Other family consumption	242	212	30	14.2
Total family consumption	4,126	3,810	316	8.3
		Higher Budget		
Food	1,371	1,291	80	6.2
Housing	2,402	2,229	173	7.8
Transportation	786	722	64	8.9
Clothing and personal care	609	551	58	10.5
Medical care	346	300	46	15.3
Other family consumption	521	460	61	13.3
Total family consumption	6,035	5,553	482	8.7

* The budget estimates for spring 1969 reflect a slower rise than the percent increase in the CPI because a majority of the retired couples live in mortgage-free homes. Therefore, their budgets were not affected by the sharp rise in mortgage interest rates. Data for spring 1969 will be revised later to reflect the spring 1969 re-pricing of goods and services that make up the budgets.

Labor-Chicago
10/31/69

Table 1. Annual Costs of a Lower Budget for a Retired Couple, 1/ Spring 1967

Area	Total budget costs 2/			Cost of family consumption									
						Housing (shelter, housefurnishings, household operations)							
							Shelter						
	Renter and owner combined 3/	Renter families	Homeowner families	Total 4/	Food	Total housing 5/	Renter and owner combined 3/	Renter families 6/	Homeowner families 5/	Transportation 6/	Clothing and personal care	Medical care	Other family consumption
Urban United States	$2,671	$2,725	$2,636	$2,556	$789	$ 959	$ 704	$ 756	$ 669	$ 191	$ 217	$ 294	$126
Metropolitan areas 7/	2,750	2,785	2,694	2,615	796	991	766	801	710	172	221	298	155
Nonmetropolitan areas 8/	2,492	2,536	2,462	2,385	769	785	578	622	548	248	207	281	97
Northeast:													
Boston, Mass	2,757	2,710	2,789	2,659	855	1,109	852	805	884	47	218	290	140
Buffalo, N.Y	2,944	2,958	2,948	2,817	816	1,085	833	827	837	249	257	295	157
Hartford, Conn	3,022	5,065	2,995	2,892	851	1,121	885	928	856	250	227	298	165
Lancaster, Pa	2,704	2,702	2,705	2,588	827	919	689	687	690	210	216	289	127
New York-Northeastern New Jersey	2,803	2,706	2,867	2,683	845	1,142	898	801	962	33	225	301	139
Philadelphia, Pa.-N.J	2,620	2,588	2,641	2,508	857	983	744	712	765	67	214	290	137
Pittsburgh, Pa	2,680	2,762	2,625	2,565	802	885	652	734	597	228	224	285	141
Portland, Maine	2,778	2,766	2,784	2,659	802	967	710	698	718	216	257	287	150
Nonmetropolitan areas 8/	2,764	2,827	2,722	2,645	829	952	754	817	712	265	217	286	98
North Central:													
Cedar Rapids, Iowa	2,778	2,862	2,722	2,659	785	1,006	755	859	699	226	228	289	127
Champaign-Urbana, Ill	2,818	2,916	2,755	2,697	794	1,055	812	910	767	219	217	295	119
Chicago, Ill.-Northwestern Ind	2,664	2,798	2,574	2,550	806	1,048	801	955	711	45	227	295	151
Cincinnati, Ohio-Ky.-Ind	2,595	2,660	2,551	2,485	785	858	625	690	581	226	204	278	136
Cleveland, Ohio	2,828	2,929	2,761	2,707	778	1,054	809	910	762	236	227	274	138
Dayton, Ohio	2,689	2,845	2,585	2,576	777	948	706	862	602	219	216	281	155
Detroit, Mich	2,656	2,846	2,529	2,542	804	849	607	797	680	236	228	286	159
Green Bay, Wis	2,665	2,655	2,668	2,549	755	930	682	676	687	221	226	292	127
Indianapolis, Ind	2,850	2,969	2,770	2,728	786	1,077	826	945	746	228	226	275	138
Kansas City, Mo.-Kans	2,691	2,810	2,611	2,576	799	894	647	766	567	259	220	295	129
Milwaukee, Wis	2,795	2,864	2,769	2,675	768	1,036	797	866	751	228	224	287	152
Minneapolis-St. Paul, Minn	2,775	2,849	2,726	2,656	775	1,012	772	846	725	252	228	276	153
St. Louis, Mo.-Ill	2,757	2,830	2,708	2,659	820	955	711	784	662	262	215	287	122
Wichita, Kans	2,709	2,818	2,657	2,593	799	956	684	795	612	230	216	286	128
Nonmetropolitan areas 8/	2,560	2,655	2,510	2,450	788	829	625	698	573	240	224	275	94
South:													
Atlanta, Ga	2,462	2,566	2,595	2,557	758	752	489	595	620	221	210	292	145
Austin, Tex	2,462	2,593	2,374	2,556	735	787	545	676	457	220	194	295	127
Baltimore, Md	2,616	2,736	2,536	2,504	729	896	641	761	561	258	214	295	134
Baton Rouge, La	2,622	2,542	2,342	2,518	762	714	476	596	596	239	206	285	132
Dallas, Tex	2,511	2,575	2,469	2,605	725	815	576	636	552	228	202	302	155
Durham, N.C	2,554	2,634	2,501	2,444	715	895	651	751	598	218	205	287	128
Houston, Tex	2,551	2,610	2,478	2,422	765	798	549	628	696	246	198	302	133
Nashville, Tenn	2,556	2,575	2,512	2,427	710	857	600	637	576	222	209	291	158
Orlando, Fla	2,572	2,780	2,634	2,462	706	925	675	881	555	215	198	290	130
Washington, D.C.-Md.-Va	2,802	3,016	2,661	2,682	775	1,015	772	984	651	265	221	291	157
Nonmetropolitan areas 8/	2,534	2,359	2,517	2,234	752	692	687	512	670	246	188	280	96
West:													
Bakersfield, Calif	2,650	2,716	2,607	2,556	781	854	612	676	569	265	216	518	124
Denver, Colo	2,710	2,723	2,701	2,594	797	922	671	684	662	225	230	296	126
Honolulu, Hawaii	3,110	5,455	2,880	2,976	985	1,066	762	1,107	532	272	215	295	145
Los Angeles-Long Beach, Calif	2,818	2,995	2,702	2,697	781	971	759	914	623	265	226	339	137
San Diego, Calif	2,736	2,836	2,669	2,619	765	948	708	808	641	258	208	325	137
San Francisco-Oakland, Calif	2,926	3,062	2,835	2,800	816	1,016	774	910	683	259	244	524	141
Seattle-Everett, Wash	2,971	5,102	2,884	2,843	851	1,051	787	918	700	257	259	309	136
Nonmetropolitan areas 8/	2,703	2,734	2,685	2,587	819	881	665	694	645	264	227	292	104

1/ A husband age 65 or over and his wife.

2/ The total cost of the budget includes an allowance for gifts and contributions.

3/ The total represents the weighted average costs of renter and homeowner families. The weights in the lower budget were 60 percent for families living in rental dwellings; 40 percent for homeowners.

4/ Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

5/ Taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance costs.

6/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 65 percent for car owners, 35 percent for nonowners; nonmetropolitan areas, 55 percent for car owners, 45 percent for nonowners.

7/ For a detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

8/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 2. Annual Costs of an Intermediate Budget for a Retired Couple, 1/ Spring 1967

	Total budget costs 2/			Cost of family consumption									
						Housing (shelter, housefurnishings, household operations)							
							Shelter						
	Renter and owner combined 3/	Renter families	Homeowner families	Total 3/	Food	Total housing 3/	Renter and owner combined 3/	Renter families 4/	Homeowner families 5/	Transportation 6/	Clothing and personal care	Medical care	Other family consumption
Urban United States	$ 3,857	$ 3,976	$ 3,793	$ 3,626	$1,048	$ 1,330	$ 849	$ 968	$ 785	$ 382	$ 357	$ 296	$ 213
Metropolitan areas 7/	3,997	4,124	3,928	3,757	1,044	1,425	904	1,031	836	378	362	300	229
Nonmetropolitan areas 8/	3,440	3,538	3,388	3,234	1,002	1,046	683	781	631	394	342	283	167
Northeast:													
Boarnn, Mass	4,258	4,276	4,248	4,003	1,142	1,621	1,075	1,093	1,065	360	354	792	734
Buffalo, N.Y	4,217	4,259	4,194	3,964	1,089	1,520	980	1,022	957	442	385	296	232
Hartford, Conn	4,343	4,464	4,278	4,083	1,173	1,557	1,035	1,156	970	445	364	300	242
Lancaster, Pa	3,925	4,005	3,882	3,690	1,136	1,302	819	899	776	392	348	291	221
New York-Northeastern N.J	4,265	4,256	4,270	4,009	1,173	1,682	1,137	1,128	1,142	247	368	303	236
Philadelphia, Pa.-N.J	3,993	4,015	3,981	3,754	1,124	1,430	921	943	909	330	348	292	230
Pittsburgh, Pa	3,884	4,020	3,811	3,651	1,080	1,273	774	910	701	414	362	287	235
Portland, Maine	4,035	4,062	4,020	3,793	1,104	1,364	836	863	821	407	388	289	741
Nonmetropolitan areas 8/	3,828	3,957	3,759	3,598	1,117	1,255	887	1,016	818	410	341	288	167
North Central:													
Cedar Rapids, Iowa	4,019	4,146	3,950	3,778	1,007	1,479	924	1,051	855	409	370	292	221
Champaign-Urbana, Ill	4,053	4,208	3,969	3,810	1,042	1,506	993	1,148	909	397	356	297	212
Chicago, Ill.-Northwestern Ind	3,945	4,156	3,831	3,709	1,034	1,454	933	1,144	819	335	367	297	222
Cincinnati, Ohio-Ky.-Ind	3,765	3,888	3,699	3,539	1,021	1,269	763	886	697	402	337	281	229
Cleveland, Ohio	4,057	4,279	3,938	3,814	1,010	1,506	988	1,210	869	422	372	277	227
Dayton, Ohio	3,791	4,000	3,679	3,564	1,004	1,296	800	1,009	688	401	357	284	222
Detroit, Mich	3,870	4,133	3,728	3,638	1,060	1,265	726	989	584	424	370	288	231
Green Bay, Wis	3,825	3,812	3,832	3,596	974	1,337	840	827	847	411	362	295	217
Indianapolis, Ind	4,065	4,194	3,995	3,822	1,021	1,507	984	1,113	914	417	367	278	232
Kansas City, Mo.-Kans	3,881	4,051	3,789	3,648	1,032	1,302	771	941	679	434	359	296	223
Milwaukee, Wis	4,040	4,132	3,990	3,798	1,015	1,496	969	1,061	919	411	364	289	223
Minneapolis-St. Paul, Minn	3,972	4,107	3,899	3,734	1,014	1,425	910	1,045	837	419	366	279	231
St. Louis, Mo.-Ill	3,974	4,096	3,909	3,736	1,073	1,379	861	983	796	436	350	289	209
Wichita, Kans	3,863	3,986	3,796	3,632	1,018	1,324	814	937	747	432	350	288	220
Nonmetropolitan areas 8/	3,555	3,682	3,486	3,342	1,003	1,142	766	893	697	382	370	278	167
South:													
Atlanta, Ga	3,593	3,804	3,479	3,378	995	1,103	597	808	483	403	348	294	235
Austin, Tex	3,574	3,801	3,451	3,360	972	1,155	678	905	555	405	320	297	211
Baltimore, Md	3,781	4,024	3,650	3,554	981	1,276	738	981	607	421	357	295	224
Baton Rouge, La	3,504	3,671	3,414	3,294	995	1,030	569	736	479	436	329	287	217
Dallas, Tex	3,655	3,801	3,577	3,436	978	1,188	710	856	632	411	335	304	220
Durham, N.C	3,667	3,789	3,601	3,447	952	1,249	776	898	710	404	339	289	214
Houston, Tex	3,679	3,796	3,616	3,459	1,003	1,170	674	790	611	440	326	304	216
Nashville, Tenn	3,702	3,835	3,631	3,480	949	1,254	752	885	681	408	347	293	229
Orlando, Fla	3,668	3,967	3,507	3,448	941	1,273	786	1,085	625	396	328	292	218
Washington, D.C.-Md.-Va	3,995	4,228	3,870	3,756	1,045	1,393	849	1,082	724	431	370	294	223
Nonmetropolitan areas 8/	3,222	3,289	3,186	3,029	964	912	564	631	528	395	311	282	165
West:													
Bakersfield, Calif	3,815	3,948	3,764	3,586	1,001	1,267	765	898	694	431	355	321	211
Denver, Colo	3,887	3,994	3,829	3,654	1,035	1,318	795	902	737	419	372	297	213
Honolulu, Hawaii	4,429	4,922	4,163	4,164	1,267	1,530	939	1,432	673	476	352	295	244
Los Angeles-Long Beach, Calif	4,019	4,263	3,888	3,778	1,017	1,389	870	1,114	739	430	371	342	229
San Diego, Calif	3,853	4,001	3,774	3,622	995	1,310	810	958	731	419	342	328	228
San Francisco-Oakland, Calif	4,182	4,414	4,058	3,931	1,068	1,448	915	1,147	791	455	397	327	236
Seattle-Everett, Wash	4,273	4,484	4,159	4,017	1,107	1,522	942	1,153	828	458	385	311	234
Nonmetropolitan areas 8/	3,672	3,790	3,609	3,452	1,039	1,159	772	890	709	407	376	294	177

1/ A husband age 65 or over and his wife.

2/ The total cost of the budget includes an allowance for gifts and contributions.

3/ The total represents the weighted average costs of renter and homeowner families. The weights in the intermediate budget were 35 percent for families living in rental dwellings, 65 percent for homeowners.

4/ Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

5/ Taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance cost.

6/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: New York, 25 percent for car owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for car owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for car owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for car owners, 32 percent for nonowners.

7/ For a detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.

8/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 3. Annual Costs of a Higher Budget for a Retired Couple, 1/ Spring 1947

Area	Total budget costs			Cost of family consumption										Personal taxes		
						Housing (shelter, housefurnishings, household operations)										
							Shelter									
	Renter and owner combined 2/	Renter families	Homeowner families	Total 3/	Food	Total housing 4/	Renter and owner combined 5/	Renter families 5/	Homeowner families 6/	Transportation 7/	Clothing and personal care	Medical care	Other family consumption	Renter and homeowner combined	Renter families	Homeowner families
Urban United States	$6,039	$6,350	$5,906	$5,335	$1,285	$2,066	$1,188	$1,449	$1,076	$682	$549	$299	$454	$235	$285	$214
Metropolitan areas 8/	6,342	4,701	4,187	5,571	1,305	2,232	1,287	1,588	1,158	697	545	303	489	284	342	258
Nonmetropolitan areas 9/	5,137	5,303	5,065	4,629	1,225	1,569	892	1,033	831	639	560	286	350	92	117	81
Northeast:																
Boston, Mass	7,198	7,312	7,149	4,217	1,375	2,840	1,823	1,916	1,783	675	526	295	506	446	467	437
Buffalo, N.Y	6,424	6,938	4,492	5,791	1,310	2,364	1,364	1,619	1,255	747	569	298	503	332	389	307
Hartford, Conn	4,860	7,244	6,695	6,002	1,432	2,433	1,461	1,784	1,322	760	545	303	529	339	400	313
Lancaster, Pa	6,027	6,141	5,977	5,304	1,371	1,955	1,048	1,144	1,006	670	527	294	487	256	274	248
New York-Northeastern, New Jersey	6,917	7,079	6,849	6,012	1,418	2,609	1,618	1,750	1,562	617	550	304	514	385	415	273
Philadelphia, Pa.-N.J	6,372	6,827	6,176	5,557	1,365	2,284	1,324	1,703	1,161	591	519	295	503	329	405	296
Pittsburgh, Pa	6,078	6,333	5,968	5,338	1,311	1,990	1,058	1,272	966	699	537	290	511	271	312	253
Portland, Maine	6,069	5,980	6,107	5,380	1,319	1,995	1,035	959	1,067	693	575	292	506	217	204	223
Nonmetropolitan areas 9/	5,724	5,685	5,741	5,102	1,366	1,855	1,165	1,133	1,179	660	568	291	362	170	163	173
North Central:																
Cedar Rapids, Iowa	6,412	6,861	6,219	5,590	1,249	2,284	1,330	1,696	1,173	725	568	294	470	334	417	298
Champaign-Urbana, Ill	6,288	6,494	6,200	5,553	1,291	2,229	1,332	1,507	1,257	722	551	300	460	250	281	237
Chicago, Ill.-Northwestern Ind	6,248	6,943	5,950	5,519	1,275	2,268	1,337	1,924	1,085	639	567	299	471	246	354	200
Cincinnati, Ohio-Ky.-Ind	5,724	5,884	5,655	5,078	1,265	1,847	959	1,094	901	680	524	284	478	196	221	185
Cleveland, Ohio	6,234	6,544	6,101	5,489	1,236	2,219	1,288	1,551	1,176	714	574	279	467	264	311	243
Dayton, Ohio	6,030	6,582	5,794	5,307	1,225	2,099	1,192	1,656	994	672	554	287	470	256	344	218
Detroit, Mich	6,377	7,120	6,058	5,608	1,304	2,231	1,279	1,900	1,013	719	570	291	493	279	401	276
Green Bay, Wis	6,161	6,291	6,106	5,353	1,198	2,139	1,232	1,337	1,187	699	562	298	457	338	363	328
Indianapolis, Ind	6,304	6,377	6,272	5,553	1,264	2,231	1,309	1,370	1,283	713	568	281	496	266	278	260
Kansas City, Mo.-Kans	6,088	6,423	5,944	5,361	1,264	2,023	1,084	1,363	964	741	555	300	478	256	312	232
Milwaukee, Wis	6,305	6,496	6,224	5,460	1,264	2,172	1,268	1,422	1,202	698	561	292	473	366	403	351
Minneapolis-St. Paul, Minn	6,226	6,481	6,118	5,430	1,247	2,143	1,224	1,428	1,137	716	562	281	481	320	371	299
St. Louis, Mo.-Ill	6,031	6,094	6,003	5,317	1,334	1,953	1,042	1,095	1,019	758	542	292	438	246	256	241
Wichita, Kans	6,025	6,322	5,898	5,299	1,244	2,017	1,100	1,346	994	746	539	291	462	244	295	223
Nonmetropolitan areas 9/	5,265	5,314	5,244	4,726	1,227	1,658	974	1,016	956	617	595	281	348	115	122	112
South:																
Atlanta, Ga	5,475	5,948	5,272	4,908	1,224	1,689	788	1,192	615	689	535	297	474	130	199	100
Austin, Tex	5,515	5,872	5,362	4,940	1,188	1,758	905	1,210	775	727	495	299	473	135	187	112
Baltimore, Md	6,012	6,206	5,929	5,314	1,231	2,057	1,085	1,245	1,016	709	537	298	482	230	264	216
Baton Rouge, La	5,569	5,912	5,422	4,983	1,274	1,668	831	1,123	706	764	505	289	483	143	194	121
Dallas, Tex	5,949	6,664	5,641	5,284	1,226	2,010	1,149	1,757	888	731	517	306	494	200	307	153
Durham, N.C	5,560	5,734	5,485	4,932	1,169	1,774	908	1,051	846	708	518	291	472	189	220	176
Houston, Tex	5,995	6,741	5,674	5,320	1,243	2,019	1,123	1,756	851	780	501	306	471	207	320	158
Nashville, Tenn	5,728	6,000	5,611	5,110	1,161	1,932	1,027	1,258	927	720	531	295	471	146	207	149
Orlando, Fla	5,590	5,808	5,495	5,000	1,170	1,873	980	1,166	900	692	502	294	469	146	178	131
Washington, D.C.-Md.-Va	6,240	6,605	6,084	5,493	1,282	2,137	1,178	1,479	1,049	725	568	296	485	270	334	243
Nonmetropolitan areas 9/	4,827	5,089	4,714	4,388	1,177	1,410	754	979	658	642	527	284	348	40	77	23
West:																
Bakersfield, Calif	5,978	6,283	5,847	5,307	1,232	1,983	1,049	1,309	938	774	526	324	468	204	249	184
Denver, Colo	6,154	6,565	5,978	5,444	1,324	2,100	1,150	1,494	1,003	710	546	300	464	233	300	204
Honolulu, Hawaii	7,219	8,072	6,853	6,204	1,594	2,436	1,344	2,030	1,050	815	521	298	540	481	648	409
Los Angeles-Long Beach, Calif	6,487	7,377	6,105	5,706	1,269	2,301	1,356	2,103	1,036	758	551	344	483	284	427	222
San Diego, Calif	6,127	6,548	5,947	5,425	1,230	2,147	1,216	1,574	1,063	732	507	332	477	226	289	199
San Francisco-Oakland, Calif	6,540	6,870	6,399	5,751	1,341	2,205	1,232	1,511	1,113	796	588	330	491	289	340	267
Seattle-Everett, Wash	6,497	6,725	6,399	5,717	1,367	2,192	1,177	1,370	1,094	793	568	314	483	282	317	267
Nonmetropolitan areas 9/	5,519	5,794	5,401	4,909	1,285	1,714	982	1,208	885	660	597	296	357	173	222	152

1/ A husband age 65 or over and his wife.
2/ The total cost of the budget includes an allowance for gifts and contributions.
3/ The total represents the weighted average costs of renter and homeowner families. The weights in the higher budget were 30 percent for families living in rental dwellings; 70 percent for homeowners.
4/ The total includes an allowance of $53 for lodging away from home city. The allowance is the same for all areas. This allowance is not shown separately or included in any of the housing subgroups.
5/ Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.
6/ Taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance costs.
7/ The average costs of automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 75 percent for car owners, 25 percent for nonowners; all other metropolitan and nonmetropolitan areas, 100 percent for car owners.
8/ For a detailed description see the 1967 edition of "Standard Metropolitan Statistical Areas," prepared by the Bureau of the Budget.
9/ Places with populations of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 4. Indexes of Comparative Costs Based on a Lower Level Budget for a Retired Couple, 1/ April, 1967

(U.S. Urban Average Costs = 100)

Area	Total budget costs			Cost of family consumption									
	Renter and owner combined 2/	Renter families	Homeowner families	Total 2/	Food	Housing (shelter, housefurnishings, household operation)				Transportation 7/	Clothing and personal care	Medical care	Other family consumption
						Total 2/	Shelter						
							Renter and owner combined 4/	Renter families 5/	Homeowner families 6/				
Urban United States	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 3/	102	102	102	102	101	106	106	106	106	90	102	101	108
Nonmetropolitan areas 9/	93	95	95	93	97	83	82	82	82	130	95	96	77
Northeast:													
Boston, Mass	105	100	106	103	106	118	121	106	132	25	100	99	111
Buffalo, N.Y	110	108	112	110	103	116	118	109	125	131	109	100	109
Hartford, Conn	115	115	114	113	108	119	126	123	128	131	105	101	115
Lancaster, Pa	101	99	103	101	105	98	98	91	103	110	99	98	101
New York-Northeastern N.J	105	99	109	105	107	122	127	106	144	17	103	102	111
Philadelphia, Pa.-N.J	98	95	100	98	106	105	106	94	114	24	99	98	109
Pittsburgh, Pa	100	101	100	100	102	94	93	97	89	120	103	97	112
Portland, Maine	104	102	106	104	102	103	101	92	107	113	109	98	119
Nonmetropolitan areas 9/	104	104	105	104	105	101	107	108	106	138	100	97	78
North Central:													
Cedar Rapids, Iowa	104	105	103	104	99	107	107	111	104	118	105	98	101
Champaign-Urbana, Ill	106	107	104	106	101	112	115	120	112	115	100	100	95
Chicago, Ill.-Northwestern Ind	100	103	98	100	102	112	114	124	106	22	105	100	104
Cincinnati, Ohio-Ky.-Ind	97	98	97	97	99	91	89	91	87	117	94	95	108
Cleveland, Ohio	106	108	105	106	99	112	115	120	111	124	104	93	110
Dayton, Ohio	101	105	98	101	98	101	100	114	90	115	100	95	105
Detroit, Mich	99	104	94	99	102	90	86	105	72	124	103	97	111
Green Bay, Wis	100	98	101	100	96	99	97	89	103	116	105	99	101
Indianapolis, Ind	107	109	105	107	100	115	117	125	111	119	103	94	110
Kansas City, Mo.-Kans	101	103	99	101	101	95	92	101	85	125	102	100	102
Milwaukee, Wis	105	105	104	105	97	110	115	115	112	119	105	98	105
Minneapolis-St. Paul, Minn	104	105	105	104	98	108	110	112	108	122	105	94	105
St. Louis, Mo.-Ill	105	104	103	105	104	102	101	104	99	127	99	98	97
Wichita, Kans	101	105	100	101	101	100	97	105	92	121	99	97	102
Nonmetropolitan areas 9/	96	97	95	96	100	88	88	92	86	126	105	94	75
South:													
Atlanta, Ga	92	94	91	92	94	80	69	78	63	116	97	99	114
Austin, Tex	92	95	90	92	93	84	77	89	68	116	89	100	101
Baltimore, Md	98	101	96	98	92	95	91	101	84	124	99	100	107
Baton Rouge, La	91	95	89	91	94	76	68	79	59	125	95	97	105
Dallas, Tex	94	94	94	94	92	87	81	84	80	119	95	103	105
Durham, N.C	96	97	95	96	90	95	92	97	89	115	94	98	102
Houston, Tex	95	96	94	95	94	85	78	83	74	129	91	105	105
Nashville, Tenn	95	94	95	95	90	91	85	84	86	116	96	99	110
Orlando, Fla	96	102	92	96	89	99	96	117	80	112	91	99	103
Washington, D.C.-Md.-Va	105	111	101	105	98	108	110	130	94	127	102	99	109
Nonmetropolitan areas 9/	87	87	88	87	93	74	69	68	70	129	87	95	77
West:													
Bakersfield, Calif	99	100	99	99	99	91	87	89	85	128	100	108	98
Denver, Colo	101	100	102	101	101	98	95	90	99	118	106	101	99
Honolulu, Hawaii	116	127	109	116	125	114	108	146	80	145	99	100	116
Los Angeles-Long Beach, Calif	106	110	103	106	99	103	105	121	95	127	104	115	109
San Diego, Calif	102	104	101	102	97	101	101	107	96	125	96	110	109
San Francisco-Oakland, Calif	110	112	108	110	103	108	110	120	102	136	112	110	112
Seattle-Everett, Wash	111	114	109	111	108	112	112	121	105	134	110	105	108
Nonmetropolitan areas 9/	101	100	102	101	104	94	94	92	96	158	104	99	85

See footnotes at end of table 6.

Table 5. Indexes of Comparative Costs Based on an Intermediate Level Budget for a Retired Couple, 1/ Spring 1967

(U.S. Urban Average Costs = 100)

Area	Total budget costs			Cost of family consumption									
						Housing (shelter, housefurnishings, household operations)							
							Shelter						
	Renter and owner combined 2/	Renter families	Homeowner families	Total 3/	Food	Total 3/	Renter and owner combined 4/	Renter families 5/	Homeowner families 6/	Transportation 7/	Clothing and personal care	Medical care	Other family consumption
Urban United States	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 8/	104	104	104	104	101	107	106	106	107	99	101	101	107
Nonmetropolitan areas 9/	89	89	89	89	96	79	81	81	80	103	96	96	78
Northeast:													
Boston, Mass	110	108	112	110	109	122	127	113	136	94	99	99	110
Buffalo, N.Y	109	107	111	109	104	114	115	106	122	116	108	100	109
Hartford, Conn	113	112	113	113	112	117	122	119	124	116	103	101	113
Lancaster, Pa	102	101	102	102	108	98	96	93	99	103	98	98	104
New York-Northeastern N.J	111	107	113	111	112	126	134	117	146	65	103	102	111
Philadelphia, Pa.-N.J	104	101	105	104	107	107	108	97	116	86	98	99	108
Pittsburgh, Pa	101	101	100	101	103	96	91	94	89	108	102	97	110
Portland, Maine	105	102	106	105	105	103	98	89	105	106	109	98	113
Nonmetropolitan areas 9/	99	100	99	99	107	94	105	105	104	107	101	97	79
North Central:													
Cedar Rapids, Iowa	104	104	104	104	96	111	109	108	109	107	104	98	104
Champaign-Urbana, Ill	105	106	105	105	99	113	117	119	116	104	100	100	100
Chicago, Ill.-Northwestern Ind	102	105	101	102	99	109	110	118	104	88	103	100	104
Cincinnati, Ohio-Ky.-Ind	98	98	98	98	97	95	90	91	89	105	95	95	107
Cleveland, Ohio	105	108	104	105	96	113	116	125	111	110	104	93	107
Dayton, Ohio	98	101	97	98	96	97	94	104	88	105	100	96	104
Detroit, Mich	100	104	98	100	101	95	85	102	74	111	104	97	109
Green Bay, Wis	99	96	101	99	93	100	99	85	108	108	102	99	102
Indianapolis, Ind	105	105	105	105	97	113	116	115	116	109	103	94	109
Kansas City, Mo.-Kans	101	102	100	101	99	98	91	97	87	113	101	100	105
Milwaukee, Wis	105	104	105	105	97	112	114	110	117	107	102	98	104
Minneapolis-St. Paul, Minn	103	103	103	103	97	107	107	108	107	110	103	94	108
St. Louis, Mo.-Ill	103	103	103	103	102	104	101	102	101	114	98	98	98
Wichita, Kans	100	100	100	100	97	99	96	97	95	113	98	97	103
Nonmetropolitan areas 9/	92	93	92	92	96	86	90	92	89	100	104	94	78
South:													
Atlanta, Ga	93	96	92	93	95	83	70	83	62	105	98	99	110
Austin, Tex	93	96	91	93	93	87	80	93	71	106	90	100	99
Baltimore, Md	98	101	96	98	94	96	87	101	77	110	100	100	105
Baton Rouge, La	91	92	90	91	95	77	67	76	61	114	92	97	102
Dallas, Tex	95	96	94	95	93	89	84	88	81	108	94	103	103
Durham, N.C.	95	95	95	95	91	94	91	93	90	105	95	98	101
Houston, Tex	95	95	95	95	96	88	79	82	78	115	92	103	101
Nashville, Tenn	96	96	96	96	91	94	89	91	87	107	98	99	107
Orlando, Fla	95	100	92	95	90	96	93	112	80	104	92	99	103
Washington, D.C.-Md.-Va	104	106	102	104	100	105	100	112	92	113	104	99	105
Nonmetropolitan areas 9/	84	83	84	84	92	69	66	65	67	103	87	95	77
West:													
Bakersfield, Calif	99	99	99	99	96	95	90	93	88	113	100	108	99
Denver, Colo	101	100	101	101	99	99	94	93	94	110	104	100	100
Honolulu, Hawaii	115	124	110	115	121	115	110	148	86	125	99	100	114
Los Angeles-Long Beach, Calif	104	107	102	104	97	104	102	115	94	113	104	115	108
San Diego, Calif	100	101	99	100	95	99	95	99	93	110	96	111	107
San Francisco-Oakland, Calif	108	111	107	108	102	109	108	119	101	119	111	110	111
Seattle-Everett, Wash	111	113	110	111	106	114	111	119	106	120	108	105	110
Nonmetropolitan areas 9/	95	95	95	95	99	87	91	92	90	106	106	99	83

See footnotes at end of table 6.

Table 6. Indexes of Comparative Costs Based on a Higher Level Budget for a Retired Couple 1/, Spring 1967

(U.S. Urban average (costs = 100)

Area	Total Budget Costs			Cost of Family Consumption									
						Housing (shelter, household furnishings, household operations)							
							Shelter						
	Renter and owner combined 2/	Renter families	Homeowner families	Total 3/	Food	Total 3/	Renter and owner combined 4/	Renter families 5/	Homeowner families 6/	Transportation 7/	Clothing and personal care	Medical care	Other family consumption
Urban United States	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 8/	105	106	105	104	102	108	108	110	108	102	99	101	108
Nonmetropolitan areas 9/	85	83	86	87	95	76	75	71	77	94	102	96	77
Northeast:													
Boston, Mass	119	115	121	117	107	137	153	132	166	99	96	99	111
Buffalo, N.Y	110	109	110	109	102	114	115	112	117	109	104	100	111
Hartford, Conn	114	114	115	112	111	118	125	123	123	111	99	102	116
Lancaster, Pa	100	97	101	99	107	95	88	79	93	98	96	98	107
New York-Northeastern N.J	125	111	116	113	110	126	136	121	145	90	100	102	113
Philadelphia, Pa.-N.J	105	107	105	104	104	111	111	110	108	87	95	99	111
Pittsburgh, Pa	101	100	101	100	102	96	89	88	90	102	98	97	112
Portland, Maine	100	96	105	101	105	97	87	66	99	102	105	98	111
Nonmetropolitan areas 9/	95	90	97	96	106	90	98	78	110	97	103	97	80
North Central:													
Cedar Rapids, Iowa	104	108	105	105	97	111	112	117	109	104	103	99	103
Champaign-Urbana, Ill	104	102	105	104	100	108	112	104	117	104	100	100	101
Chicago, Ill.-Northwestern Ind.	103	109	101	103	99	110	113	133	101	96	103	100	104
Cincinnati, Ohio-Ky.-Ind	95	93	96	95	94	89	81	76	84	100	95	93	105
Cleveland, Ohio	103	103	103	103	96	107	108	107	109	105	105	96	103
Dayton, Ohio	100	104	98	99	93	102	100	114	92	98	101	96	104
Detroit, Mich	106	112	103	103	101	108	108	131	96	105	104	98	109
Green Bay, Wis	102	99	103	100	93	104	104	92	110	102	102	100	101
Indianapolis, Ind	104	100	106	104	98	108	110	93	119	105	103	96	109
Kansas City, Mo.-Kans	101	101	101	100	98	98	91	96	90	109	101	101	105
Milwaukee, Wis	104	102	105	102	98	105	107	98	112	102	102	98	104
Minneapolis-St. Paul, Minn	103	102	104	102	97	104	103	98	104	105	102	96	104
St. Louis, Mo.-Ill	100	96	102	100	104	95	88	76	95	111	99	98	97
Wichita, Kans	100	100	100	99	97	98	93	93	92	109	98	98	102
Nonmetropolitan areas 9/	87	84	89	89	96	80	82	70	89	90	108	96	77
South:													
Atlanta, Ga	91	94	89	92	95	82	66	82	57	101	97	99	105
Austin, Tex	91	92	91	95	92	85	76	84	72	107	90	100	104
Baltimore, Md	100	98	100	100	96	100	91	86	96	104	98	100	104
Baton Rouge, La	92	93	92	95	99	81	70	78	66	112	92	97	106
Dallas, Tex	98	105	96	99	95	97	97	121	83	107	96	102	109
Durham, N.C	92	90	93	92	91	86	76	75	79	104	96	98	104
Houston, Tex	99	106	96	100	97	98	96	121	79	114	91	103	104
Nashville, Tenn	95	96	95	96	90	96	86	87	86	106	97	99	104
Orlando, Fla	93	91	93	96	91	91	82	80	84	101	92	99	103
Washington, D.C.-Md.-Va	103	104	103	103	100	103	99	102	97	106	103	99	107
Nonmetropolitan areas 9/	80	80	80	82	92	68	63	68	61	96	96	95	76
West:													
Bakersfield, Calif	99	99	99	99	96	96	88	90	87	113	96	108	103
Denver, Colo	102	103	101	102	103	102	97	103	93	104	99	100	102
Honolulu, Hawaii	120	127	116	116	124	118	113	140	98	119	95	100	119
Los Angeles-Long Beach, Calif	107	116	103	107	99	111	114	145	96	111	100	115	106
San Diego, Calif	101	103	101	102	96	104	102	109	99	107	92	111	105
San Francisco-Oakland, Calif	108	108	108	108	104	107	104	104	105	117	107	110	108
Seattle-Everett, Wash	108	106	108	107	104	106	99	95	102	116	103	105	106
Nonmetropolitan areas 9/	91	91	91	92	100	83	83	83	82	97	109	99	79

1/ The family consists of a retired husband and wife, age 65 years or over.

2/ The total represents the weighted average costs of renter and homeowner families. See the weights cited in footnote 4.

3/ The lower and intermediate budgets do not include an allowance for lodging away from home city, but the higher budget includes $53 for all areas. These costs are not shown separately or included in any of the housing subgroups.

4/ The average cost of shelter is weighted by the following proportions: Lower budget , 40 percent for renters, 60 percent for homeowners; intermediate budget, 35 percent for renters, 65 percent for homeowners; higher budget, 30 percent for renters, 70 percent for homeowners.

5/ Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

6/ Taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment and home repair and maintenance costs.

7/ The average costs to automobile owners and nonowners in the lower budget are weighted by the following proportions of families: New York, Boston, Chicago, and Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for automobile owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Philadelphia and Chicago, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners, and 32 percent for nonowners. The higher budget proportions are: New York, Boston, Philadelphia and Chicago, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for automobile owners. Intermediate budget costs for automobile owners in autumn 1966 were revised prior to updating to spring 1967 cost levels.

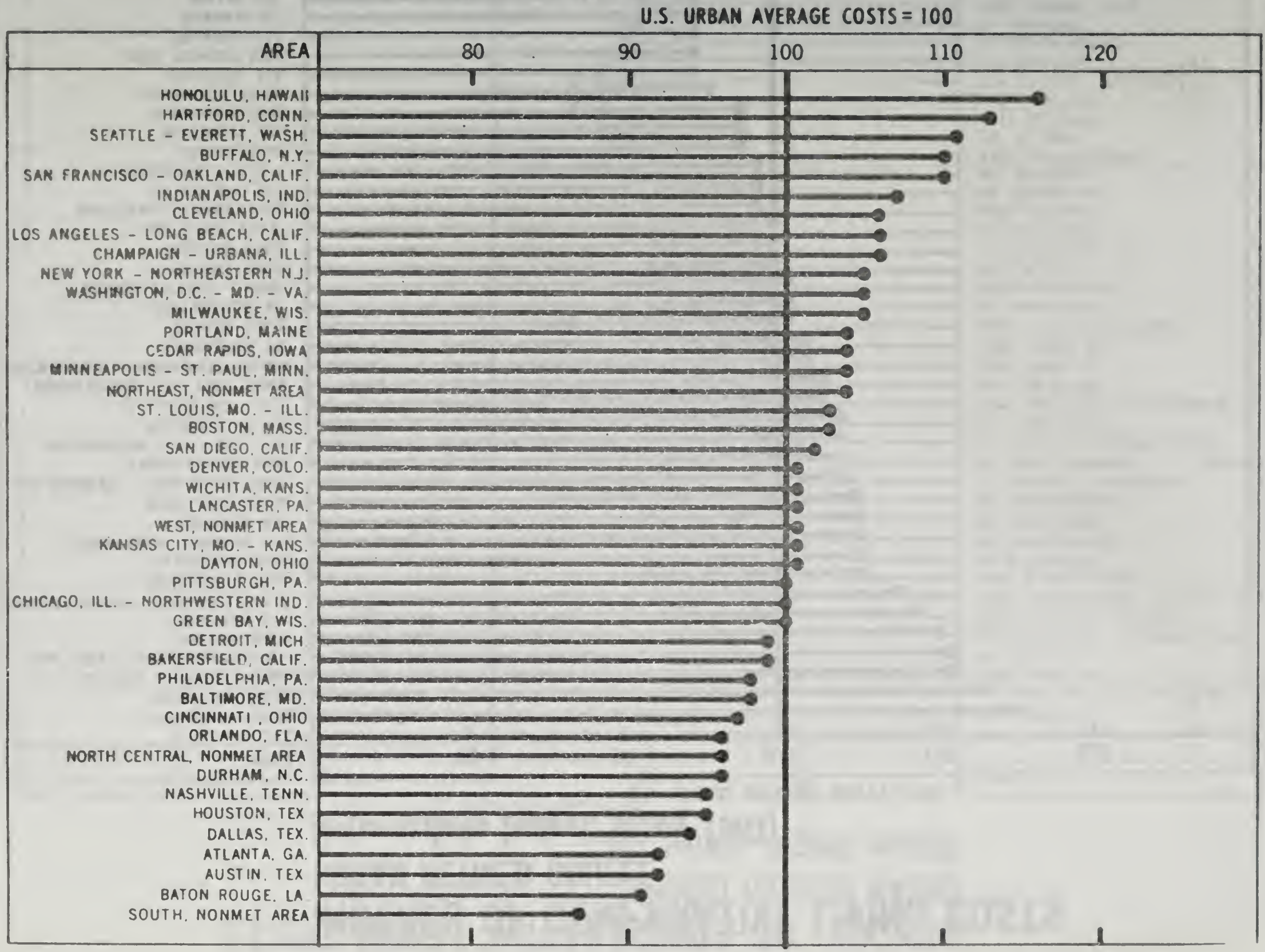
8/ For a detailed description, see the 1967 edition of the Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

9/ Places with population of 2,500 to 50,000.

INDEXES OF COMPARATIVE LIVING COSTS

URBAN RETIRED COUPLE

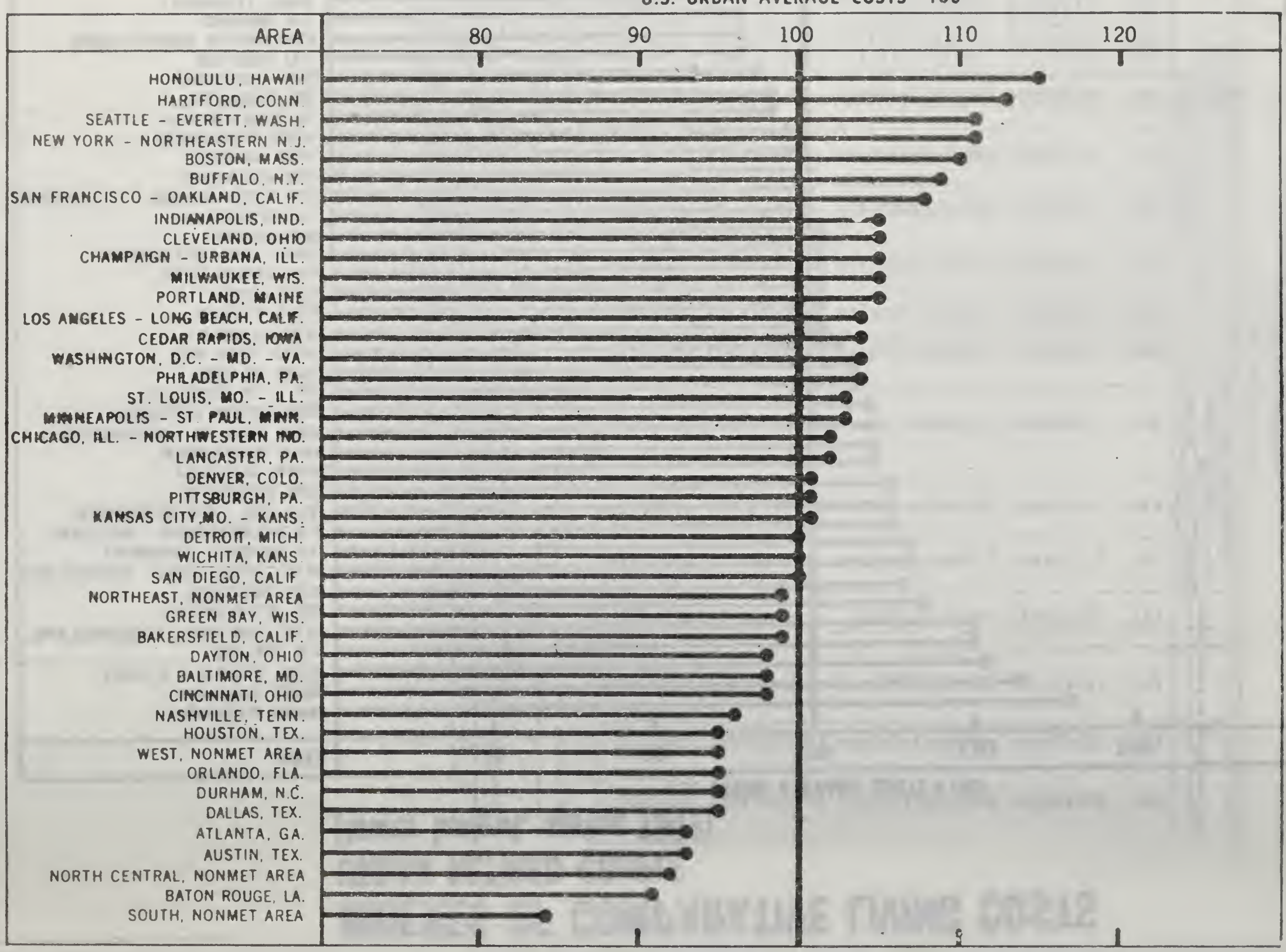
(lower budget, spring 1967)



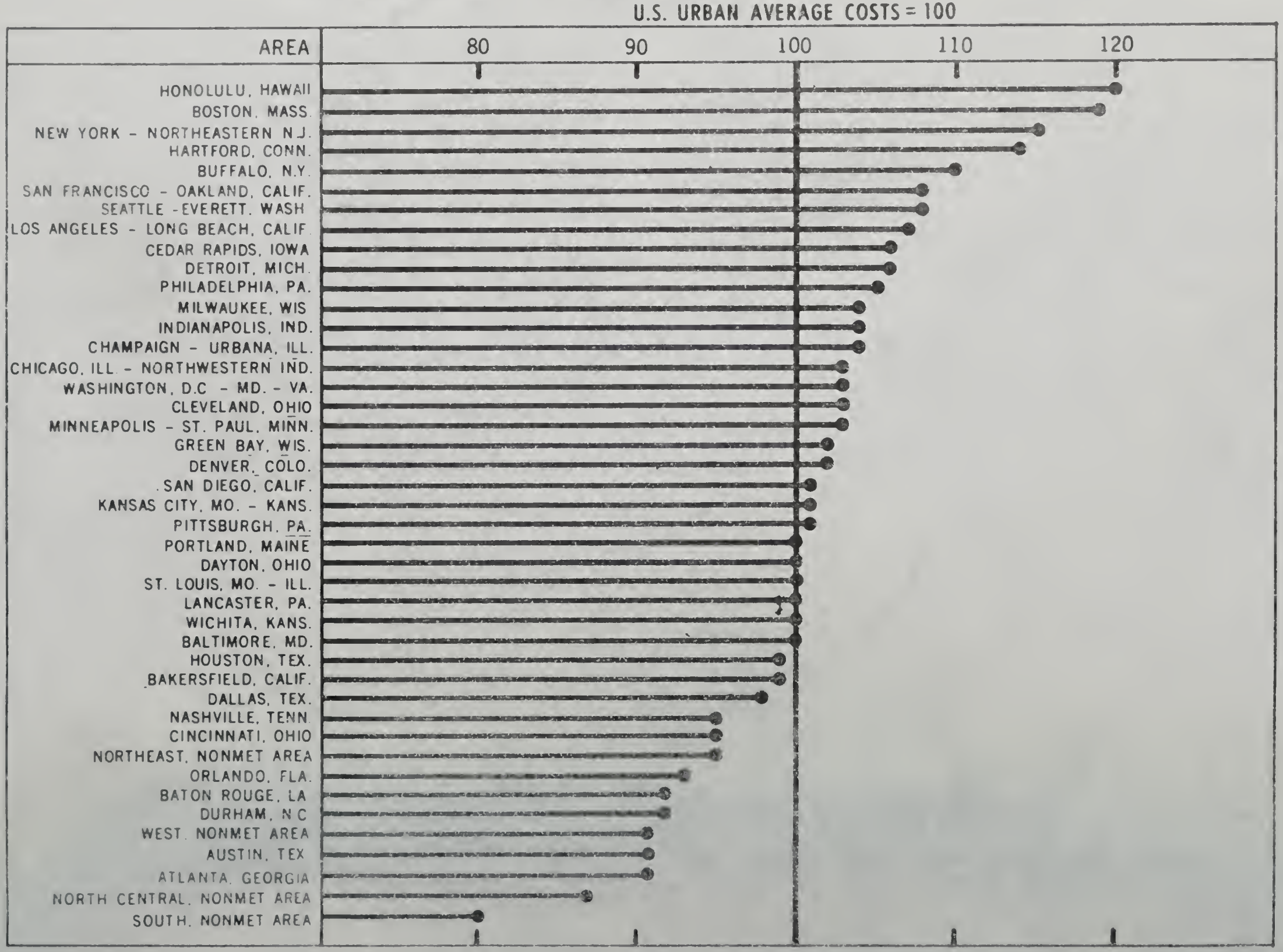
INDEXES OF COMPARATIVE LIVING COSTS

URBAN RETIRED COUPLE

(intermediate budget, spring 1967)

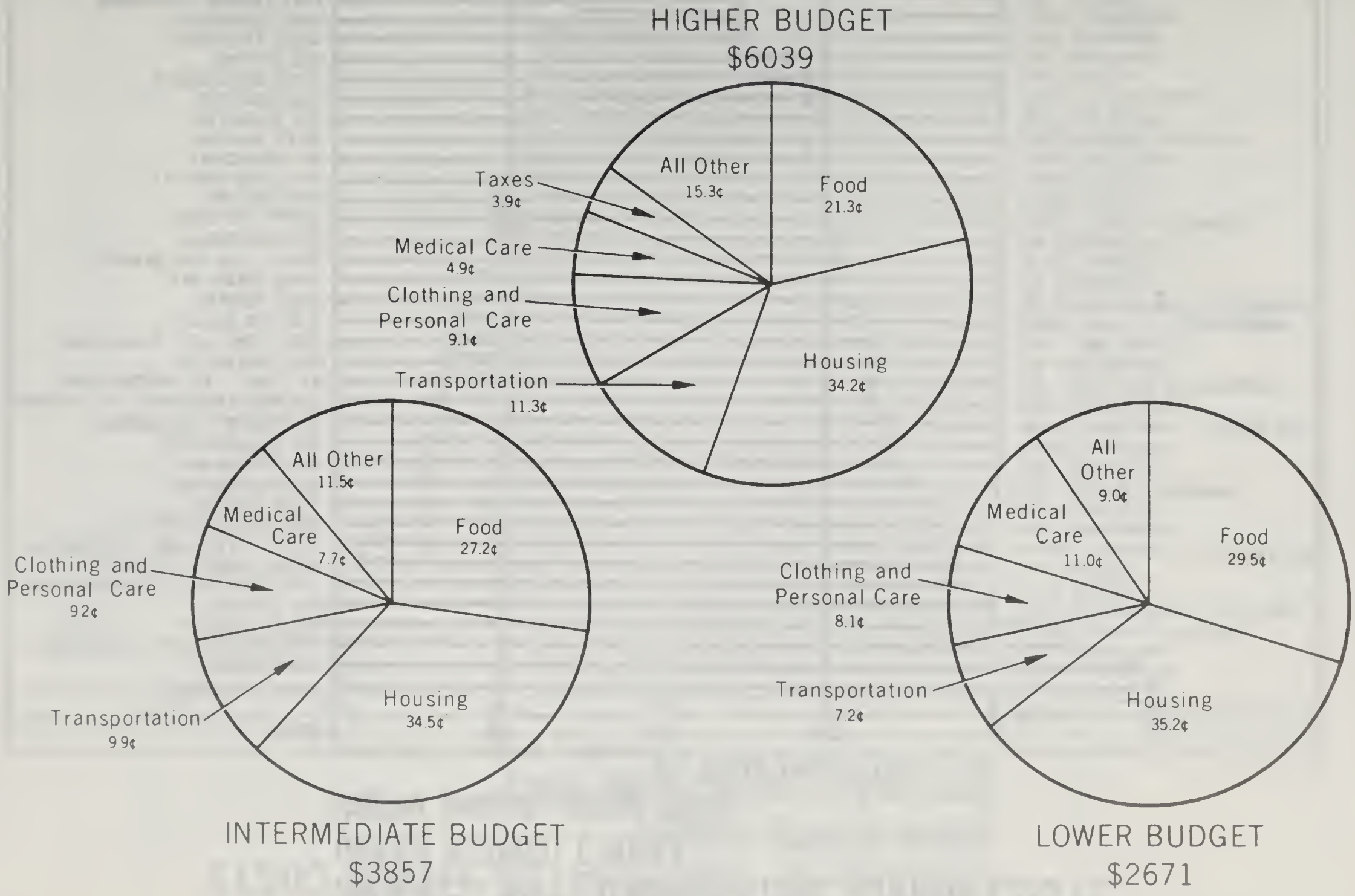


INDEXES OF COMPARATIVE LIVING COSTS
URBAN RETIRED COUPLE
(higher budget, spring 1967)



URBAN RETIRED COUPLE
THREE BUDGETS
Spring 1967

WHERE THE DOLLAR GOES
Urban United States



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USDL - 72-296
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THREE BUDGETS FOR A RETIRED COUPLE, AUTUMN 1971

The U.S. Department of Labor's Bureau of Labor Statistics has updated to autumn 1971 its budgets for a retired couple at three levels of living and its geographical comparative indexes based on these budgets. The updating takes into account changes in prices and in tax payments between spring 1970 and autumn 1971. The lower and intermediate budgets, which include virtually no income taxes, rose about 6.5 percent from the spring 1970 budgets for these levels. The higher budget increased only about 4.5 percent because the rise in consumer prices was partly offset by reductions in income taxes, which constitute 4 percent of this budget total. Equivalent budget levels varied widely among cities and regions, with the lowest in small cities and in the South, and the highest generally in the largest metropolitan areas.

The average budget for a retired couple living in urban areas of the United States ranged from $3,319 a year at a lower level, to $4,776 at an intermediate level, and to $7,443 at a higher level. (See table A. Further details are shown in tables 1, 2 and 3.)

The retired couple is defined as a husband, age 65 or over, and his wife; they are self-supporting, living independently in their own home, in reasonably good health, and able to take care of themselves. The budgets are illustrative of three different levels of living and provide for different specified types and amounts of goods and services. The family has, for each budget level, average inventories of clothing, housefurnishings, major durables, and other equipment. The budgets pertain only to an urban family with the specified characteristics; no budgets are available for rural families. The budgets

are not intended to represent a minimum or subsistence level of living.

Table A. Summary of annual budgets for a retired couple, at three levels of living, urban United States, autumn 1971

Item	Lower budget	Intermediate budget	Higher budget
Total budget	$3,319	$4,776	$7,443
Total family consumption	3,176	4,484	6,592
Food	942	1,255	1,579
Housing	1,160	1,673	2,620
Transportation	225	438	797
Clothing and personal care	267	429	650
Medical care	424	427	429
Other family consumption	158	262	517
Other items	143	287	566
Personal income taxes	-	5	285

Composition of the Budgets

Consumption items in the budgets--food, housing, clothing, transportation, medical care, etc.--were updated to autumn 1971 by applying changes in the Consumer Price Index to the spring 1970 budget levels for these components. These items came to 96 percent of the total budget at the lower level and 94 and 88 percent at the intermediate and higher levels, respectively. Allowances for gifts to persons outside the family and contributions to religious, welfare, and other organizations are included in all three budgets, but provision for the payment of life insurance premiums is included only in the higher level budget. Further, since the incomes required to support the intermediate and higher budgets generally are not derived exclusively from tax-free sources, these two budgets include allowances for personal income taxes.

The food budget (for food at home and away from home) was 30 percent of the consumption total at the lower level, 28 percent at the intermediate, and 24 percent at the higher. Medical care, like food, represented a decreasing share of consumption as the budget level rose--13 percent in the lower budget, 10 percent in the intermediate, and 7 percent in the higher. Housing accounted for almost 40 percent of the three consumption totals. The constant share reflects the ownership of mortgage-free homes at all budget levels. Transportation stepped up from 7 percent of total consumption in the lower budget to 10 and 12 percent in the intermediate and higher budgets, respectively, due to more automobile ownership in the highest level budget. These allocations do not represent how families of the budget type actually spend their money. Rather, they reflect the assumptions made about the manner of living at each of the three levels. New information on actual spending patterns will not be available until the 1972-73 Survey of Consumer Expenditures, now in process, is completed.

Comparable budgets for a retired single person, 65 years or over, are not available. Consumption totals for a person of this type, living alone at equivalent levels to those specified for the retired couple, can be approximated by applying a factor of 55 percent to the consumption total for the retired couple. Autumn 1971 levels for the single person are $1,747, $2,466, and $3,626 for the consumption component of the lower, intermediate, and higher budgets, respectively. 1/

1/ For details on estimating procedures, see "Revised Equivalence Scale," BLS Bulletin 1570-2.

Differences in Budgets Among Urban Areas

Area indexes, representing differences in budgets for an equivalent level of living, reflect not only differences among the areas in price levels, but also regional variations in consumption patterns and differences in climate, types of transportation facilities, taxes, etc.

For the three budgets, the consumption component was higher in metropolitan than in nonmetropolitan areas. The metropolitan-nonmetropolitan difference was 11, 17, and 20 percent for the lower, intermediate, and higher budget respectively. Excluding Anchorage, the interarea range was narrowest in the lower budget and widens for the higher budgets.

All indexes relate to budgets for families established in each area. They do not measure differences associated with moving from one area to another, or costs incurred by recent arrivals in the community.

Further details on the indexes are presented in tables 4, 5, and 6.

Changes in Budgets, 1970-71

As compared with the Retired Couple's Budgets for Spring 1970, when they were last published, the consumption component rose 6.8 percent at the lower level and by 6.5 percent at the intermediate and higher levels, as a result of price increases. Changes in the various components of the budgets between spring 1970 and autumn 1971 were as follows:

Table B. Percent changes in Retired Couple's Budgets, spring 1970 to autumn 1971

Component	Budget level		
	Lower	Inter-mediate	Higher
Food	2.7	2.9	3.1
Housing	7.7	7.7	7.9
Transportation	6.1	6.1	5.7
Clothing and personal care	5.1	5.1	5.2
Medical care	15.5	15.4	15.3
Other family consumption	6.8	6.9	7.0
Total consumption	6.8	6.5	6.5
Other costs	6.7	6.7	5.6
Personal income taxes	-	-50.0	-27.1
Total budget	6.8	6.4	4.6

In the medical care component, out-of-pocket Medicare in autumn 1971 was based on data now available from the Social Security Administration. If similar data had been available when the spring 1970 Retired Couple's Budgets were published, the change in the U.S. average medical care budgets would have been 11 percent at each level rather than the 15 percent shown above.

The higher budget, which includes Federal, State, and local income taxes, was 4.6 percent larger in autumn 1971 than in spring 1970. The increase in the total budget was smaller relatively than in the consumption component because of reduced personal income taxes at all levels of government. However, the distribution of the budget components remained generally unchanged at the three budget levels between 1970 and 1971 as follows:

Table C. Percentage composition of Retired Couple's Budgets, spring 1970 and autumn 1971

	Budget level					
	Lower		Intermediate		Higher	
	1970	1971	1970	1971	1970	1971
Total Budget--------	100	100	100	100	100	100
Consumption-------	96	96	94	94	87	88
Other items 1/----	4	4	6	6	8	8
Taxes 2/----------	0	0	3/	3/	5	4

1/ Includes gifts and contributions and, at the higher budget level, life insurance.

2/ Federal, State, and local personal income taxes. The 1970 taxes were computed at 1969 rates; the 1971 taxes at 1971 rates.

3/ Less than 0.5 percent.

Methods of Calculation

The 1971 consumption budgets were derived by applying price changes between spring 1970 and autumn 1971, reported in the Consumer Price Index for individual areas, to the appropriate spring 1970 budget for each main class of goods and services. This method of updating is approximate because the Consumer Price Index reflects spending patterns and prices paid for commodities and services purchased by wage earners and clerical workers generally without regard to their family type and level of living. Personal taxes were computed from tax rates in effect for 1971.

The sources of data, methods of calculation, and quantities of goods and services for each budget level are described in detail in BLS Bulletin 1570-6, Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68, which can be purchased from the Superintendent of Documents, Washington, D.C. 20402, or from any BLS Regional Office listed below for $.70. A supplement, with budgets for spring 1969-70, is also available, free of charge.

Region I
1603-A Federal Bldg.
Boston, Mass. 02203

Region II
1515 Broadway
New York, N.Y. 10036

Region III
1317 Filbert St.
Philadelphia, Pa. 19107

Region IV
1371 Peachtree St., N.E.
Atlanta, Ga. 30309

Region V
300 South Wacker Dr.
Chicago, Ill. 60606

Region VI
1100 Commerce St.
Dallas, Tex. 75202

Regions VII and VIII
911 Walnut St.
Kansas City, Mo. 64106

Regions IX and X
450 Golden Gate Ave.
Box 36017
San Francisco, Calif. 94102

Table 1. Annual budgets at a lower level of living for a retired couple,[1] Autumn 1971

Area	Total budget	Family consumption							Other items[4]
		Total	Food	Housing[2]	Transportation[3]	Clothing and personal care	Medical care	Other family consumption	
Urban United States	$3,319	$3,176	$942	$1,160	$225	$267	$424	$158	$143
Metropolitan areas[5]	3,414	3,267	955	1,235	206	270	431	170	147
Nonmetropolitan areas[6]	3,040	2,909	906	936	284	259	405	119	131
Northeast:									
Boston, Mass	3,645	3,488	1,004	1,547	63	270	419	185	157
Buffalo, N.Y.	3,649	3,492	988	1,351	294	277	408	174	157
Hartford, Conn	3,834	3,669	1,018	1,440	309	297	422	183	165
Lancaster, Pa	3,282	3,141	973	1,090	256	257	420	145	141
New York–Northeastern New Jersey	3,679	3,521	1,063	1,518	50	267	443	180	158
Philadelphia, Pa.–N.J	3,266	3,125	1,013	1,203	60	262	413	174	141
Pittsburgh, Pa	3,328	3,185	959	1,117	274	266	406	163	143
Portland, Maine	3,485	3,335	974	1,228	270	264	411	188	150
Nonmetropolitan areas[6]	3,404	3,257	1,013	1,138	304	264	410	128	147
North Central:									
Cedar Rapids, Iowa	3,347	3,203	875	1,222	240	288	414	164	144
Champaign–Urbana, Ill	3,389	3,243	919	1,209	254	279	425	157	146
Chicago, Ill.–Northwestern Ind	3,259	3,119	976	1,194	69	279	427	174	140
Cincinnati, Ohio–Ky.–Ind	3,197	3,059	931	1,026	269	253	407	173	138
Cleveland, Ohio	3,523	3,371	939	1,287	282	284	406	173	152
Dayton, Ohio	3,283	3,142	929	1,112	256	260	416	169	141
Detroit, Mich	3,298	3,156	957	1,078	262	275	414	170	142
Green Bay, Wis	3,220	3,081	887	1,083	243	288	424	156	139
Indianapolis, Ind	3,431	3,283	926	1,214	282	267	422	172	148
Kansas City, Mo.–Kans	3,400	3,254	950	1,135	282	283	436	168	146
Milwaukee, Wis	3,376	3,231	885	1,225	260	278	415	168	145
Minneapolis–St. Paul, Minn	3,417	3,270	920	1,225	267	279	411	168	147
St. Louis, Mo.–Ill	3,363	3,218	979	1,100	304	262	412	161	145
Wichita, Kans	3,230	3,091	909	1,119	239	258	413	153	139
Nonmetropolitan areas[6]	3,132	2,997	924	999	276	278	401	119	135
South:									
Atlanta, Ga	2,978	2,850	866	871	256	255	425	177	128
Austin, Tex	2,981	2,853	838	930	249	250	427	159	128
Baltimore, Md	3,280	3,139	900	1,101	277	266	431	164	141
Baton Rouge, La	2,955	2,828	915	812	271	245	418	167	127
Dallas, Tex	3,139	3,004	847	1,039	268	248	446	165	135
Durham, N.C.	3,183	3,046	856	1,079	251	260	438	162	137
Houston, Tex	3,093	2,960	878	970	273	248	436	165	133
Nashville, Tenn	3,155	3,019	842	1,068	259	262	420	168	136
Orlando, Fla	3,191	3,054	824	1,152	253	238	423	164	137
Washington, D.C.–Md.–Va	3,447	3,299	927	1,211	283	269	439	170	148
Nonmetropolitan areas[6]	2,860	2,737	863	833	283	238	403	117	123
West:									
Bakersfield, Calif	3,152	3,016	911	966	280	259	453	147	136
Denver, Colo	3,287	3,145	905	1,105	270	293	419	153	142
Los Angeles–Long Beach, Calif	3,462	3,313	920	1,191	304	275	464	159	149
San Diego, Calif	3,314	3,171	906	1,123	283	259	446	154	143
San Francisco–Oakland, Calif	3,688	3,529	953	1,333	311	301	460	171	159
Seattle–Everett, Wash	3,627	3,471	998	1,289	281	291	438	174	156
Honolulu, Hawaii	3,875	3,708	1,209	1,247	374	276	427	175	167
Nonmetropolitan areas[6]	3,197	3,059	932	1,003	293	292	417	122	138
Anchorage, Alaska	4,741	4,537	1,203	1,894	405	369	524	142	204

[1] A husband age 65 or over and his wife.

[2] Housing includes shelter, household operations, and housefurnishings. The average budgets for shelter are weighted by the following proportions: 40 percent for renters, 60 percent for homeowners.

[3] The average budgets for automobile owners and nonowners are weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners.

[4] Includes an allowance for gifts and contributions,

[5] For a detailed description of current and previous geographical boundaries see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

[6] Places with populations of 2,500 to 50,000.

Table 2. Annual budgets at an intermediate level of living for a retired couple,[1] Autumn 1971

Area	Total Budget	Family consumption							Other items[4]	Personal taxes
		Total	Food	Housing[2]	Transportation[3]	Clothing and personal care	Medical care	Other family consumption		
Urban United States	$4,776	$4,484	$1,255	$1,673	$438	$429	$427	$262	$287	$5
Metropolitan areas[5]	4,990	4,683	1,279	1,810	445	434	433	282	300	7
Nonmetropolitan areas[6]	4,136	3,887	1,185	1,266	415	414	408	200	249	0
Northeast:										
Boston, Mass	5,604	5,255	1,373	2,294	426	435	422	305	336	13
Buffalo, N. Y	5,270	4,953	1,333	1,965	514	445	410	286	317	0
Hartford, Conn	5,509	5,177	1,391	2,042	545	469	425	305	331	1
Lancaster, Pa	4,735	4,450	1,308	1,580	467	416	421	258	285	0
New York–Northeastern New Jersey	5,580	5,230	1,465	2,267	324	433	445	296	335	15
Philadelphia, Pa.–N. J	5,113	4,720	1,380	1,823	390	419	417	291	302	91
Pittsburgh, Pa	4,819	4,529	1,299	1,632	481	434	410	273	290	0
Portland, Maine	5,024	4,722	1,349	1,758	482	422	412	299	302	0
Nonmetropolitan areas[6]	4,708	4,425	1,340	1,588	445	428	412	212	283	0
North Central:										
Cedar Rapids, Iowa	4,811	4,522	1,137	1,767	462	463	417	276	289	0
Champaign–Urbana, Ill	4,953	4,655	1,215	1,826	474	453	428	259	298	0
Chicago, Ill.–Northwestern Ind	4,849	4,557	1,262	1,709	426	449	428	283	292	0
Cincinnati, Ohio–Ky.–Ind	4,591	4,315	1,215	1,518	479	413	408	282	276	0
Cleveland, Ohio	5,106	4,775	1,233	1,887	504	452	410	289	306	25
Dayton, Ohio	4,615	4,337	1,209	1,539	469	418	418	284	278	0
Detroit, Mich	4,784	4,496	1,256	1,635	465	442	417	281	288	0
Green Bay, Wis	4,698	4,415	1,156	1,662	450	459	425	263	283	0
Indianapolis, Ind	4,955	4,657	1,214	1,807	492	434	423	287	298	0
Kansas City, Mo.–Kans	4,859	4,567	1,240	1,652	497	458	438	282	292	0
Milwaukee, Wis	4,935	4,611	1,172	1,827	469	448	417	278	295	29
Minneapolis–St. Paul, Minn	4,852	4,560	1,205	1,740	473	447	413	282	292	0
St. Louis, Mo.–Ill	4,850	4,558	1,286	1,639	534	421	415	263	292	0
Wichita, Kans	4,609	4,332	1,158	1,643	434	417	415	265	277	0
Nonmetropolitan areas[6]	4,275	4,018	1,180	1,377	413	444	404	200	257	0
South:										
Atlanta, Ga	4,317	4,057	1,187	1,282	460	409	427	292	260	0
Austin, Tex	4,303	4,044	1,119	1,383	450	397	429	266	259	0
Baltimore, Md	4,731	4,446	1,227	1,577	491	440	434	277	285	0
Baton Rouge, La	4,245	3,990	1,229	1,202	475	393	419	272	255	0
Dallas, Tex	4,545	4,272	1,153	1,520	478	398	449	274	273	0
Durham, N. C	4,505	4,234	1,152	1,509	450	413	441	269	271	0
Houston, Tex	4,476	4,207	1,190	1,437	477	397	438	268	269	0
Nashville, Tenn	4,549	4,275	1,123	1,550	469	426	422	285	274	0
Orlando, Fla	4,406	4,141	1,100	1,498	454	387	426	276	265	0
Washington, D. C.–Md.–Va	4,918	4,622	1,264	1,685	505	442	443	283	296	0
Nonmetropolitan areas[6]	3,886	3,652	1,152	1,108	413	376	406	197	234	0
West:										
Bakersfield, Calif	4,534	4,261	1,175	1,481	486	411	454	254	273	0
Denver, Colo	4,675	4,394	1,180	1,600	471	467	422	254	281	0
Los Angeles–Long Beach, Calif	4,928	4,632	1,203	1,757	504	435	466	267	296	0
San Diego, Calif	4,705	4,422	1,190	1,631	481	409	450	261	283	0
San Francisco–Oakland, Calif	5,256	4,940	1,245	1,944	533	475	463	280	316	0
Seattle–Everett, Wash	5,084	4,778	1,307	1,821	467	454	440	289	306	0
Honolulu, Hawaii	5,538	5,204	1,568	1,858	619	436	431	292	333	1
Nonmetropolitan areas[6]	4,254	3,998	1,177	1,313	405	482	419	202	256	0
Anchorage, Alaska	6,417	5,898	1,512	2,470	541	618	526	231	377	142

[1] A husband age 65 or over and his wife.

[2] Housing includes shelter, household operation and housefurnishings. The average budgets for shelter are weighted by the following proportions: 35 percent for renters, 65 percent for homeowners.

[3] The average budgets for automobile owners and nonowners are weighted by the following proportions: New York, 25 percent for car owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners, 32 percent for nonowners.

[4] Includes an allowance for gifts and contributions.

[5] For a detailed description of current and previous geographical boundaries see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

[6] Places with populations of 2,500 to 50,000.

Table 3. Annual budgets at a higher level of living for a retired couple,[1] Autumn 1971

Area	Total budget	Family consumption							Other items[4]	Personal taxes
		Total	Food	Housing[2]	Transportation[3]	Clothing and personal care	Medical care	Other family consumption		
Urban United States	$7,443	$6,592	$1,579	$2,620	$797	$650	$429	$517	$566	$285
Metropolitan areas[5]	7,866	6,927	1,612	2,855	816	649	436	559	591	348
Nonmetropolitan areas[6]	6,176	5,591	1,481	1,915	743	652	410	390	491	94
Northeast:										
Boston, Mass	9,476	8,104	1,695	3,961	796	646	425	581	679	693
Buffalo, N. Y	8,223	7,225	1,642	3,083	861	658	413	568	613	385
Hartford, Conn	8,509	7,488	1,657	3,190	926	694	428	593	633	388
Lancaster, Pa	7,314	6,421	1,625	2,420	787	619	423	547	553	340
New York--Northeastern New Jersey	8,974	7,799	1,812	3,519	789	649	448	582	656	519
Philadelphia, Pa.--N. J	8,064	6,953	1,717	2,879	735	621	421	580	592	519
Pittsburgh, Pa	7,602	6,632	1,626	2,573	812	646	412	563	568	402
Portland, Maine	7,532	6,700	1,663	2,601	830	623	413	570	574	258
Nonmetropolitan areas[6]	7,092	6,329	1,680	2,392	784	648	414	411	546	217
North Central:										
Cedar Rapids, Iowa	7,618	6,712	1,448	2,773	819	700	420	552	574	332
Champaign--Urbana, Ill	7,688	6,797	1,543	2,756	837	697	431	533	581	310
Chicago, Ill.--Northwestern Ind	7,625	6,746	1,606	2,704	767	686	429	554	577	302
Cincinnati, Ohio--Ky.--Ind	6,930	6,176	1,528	2,276	788	626	410	548	534	220
Cleveland, Ohio	7,820	6,891	1,544	2,843	828	691	414	571	588	341
Dayton, Ohio	7,218	6,406	1,520	2,485	782	642	420	557	551	261
Detroit, Mich	7,756	6,857	1,596	2,833	771	676	421	560	585	314
Green Bay, Wis	7,640	6,672	1,451	2,795	767	703	427	529	571	397
Indianapolis, Ind	7,676	6,779	1,553	2,778	814	658	427	549	579	318
Kansas City, Mo.--Kans	7,796	6,849	1,633	2,661	867	694	440	554	585	362
Milwaukee, Wis	7,787	6,776	1,512	2,847	773	682	418	544	579	432
Minneapolis--St. Paul, Minn	7,509	6,598	1,553	2,586	807	679	416	557	566	345
St. Louis, Mo.--Ill	7,438	6,572	1,650	2,413	922	642	418	527	564	302
Wichita, Kans	7,096	6,322	1,451	2,522	766	638	419	526	545	229
Nonmetropolitan areas[6]	6,370	5,742	1,483	2,038	729	695	408	389	502	126
South:										
Atlanta, Ga	6,617	5,964	1,509	2,066	789	613	430	557	518	135
Austin, Tex	6,702	6,032	1,451	2,204	799	592	432	554	523	147
Baltimore, Md	7,334	6,510	1,589	2,420	843	663	437	558	559	265
Baton Rouge, La	6,538	5,902	1,553	1,943	850	585	420	551	514	122
Dallas, Tex	7,290	6,506	1,494	2,568	832	599	452	561	559	225
Durham, N. C	6,767	6,053	1,459	2,199	793	615	444	543	525	189
Houston, Tex	7,158	6,395	1,531	2,445	832	600	441	546	551	212
Nashville, Tenn	6,989	6,262	1,399	2,433	824	633	425	548	541	186
Orlando, Fla	6,572	5,922	1,377	2,208	787	577	429	544	515	135
Washington, D.C.--Md.--Va	7,630	6,741	1,589	2,613	883	658	445	553	577	312
Nonmetropolitan areas[6]	5,794	5,289	1,437	1,710	748	599	408	387	468	37
West:										
Bakersfield, Calif	6,931	6,220	1,479	2,319	846	603	457	516	538	173
Denver, Colo	7,307	6,506	1,541	2,525	802	683	426	529	559	242
Los Angeles--Long Beach Calif	7,978	7,059	1,585	2,948	889	639	467	531	600	319
San Diego, Calif	7,340	6,553	1,522	2,638	806	599	455	533	562	225
San Francisco--Oakland, Calif	8,139	7,149	1,602	2,952	919	697	466	558	611	334
Seattle--Everett, Wash	7,696	6,834	1,647	2,710	800	665	443	569	584	278
Honolulu, Hawaii	8,621	7,504	2,017	2,871	953	634	435	594	634	483
Nonmetropolitan areas[6]	6,356	5,727	1,458	1,980	707	772	423	387	501	128
Anchorage, Alaska	9,585	8,223	1,904	3,477	929	954	528	431	688	674

[1] A husband age 65 or over and his wife.

[2] Housing includes shelter, household operation, housefurnishings, and lodging out-of-home city. The average budgets for shelter are weighted by the following proportions: 30 percent for renters, 70 percent for homeowners.

[3] The average budgets for automobile owners and nonowners are weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 75 percent for owners, 25 percent for nonowners; all other metropolitan and nonmetropolitan areas, 100 percent for owners.

[4] Includes allowances for gifts and contributions and life insurance.

[5] For detailed description of current and previous geographical boundaries see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

[6] Places with population of 2,500 to 50,000.

Table 4. Comparative indexes based on a lower budget for a retired couple,[1] Autumn 1971

(U.S. urban average=100)

Area	Total budget[2]	Family consumption						
		Total	Food	Housing[3]	Transportation[4]	Clothing and personal care	Medical care	Other family consumption
Urban United States	100	100	100	100	100	100	100	100
Metropolitan areas[5]	103	103	101	106	91	101	102	108
Nonmetropolitan areas[6]	92	92	96	81	126	97	95	76
Northeast:								
Boston, Mass	110	110	107	133	28	101	99	118
Buffalo, N.Y	110	110	105	116	130	104	96	111
Hartford, Conn	116	116	108	124	137	111	99	116
Lancaster, Pa	99	99	103	94	114	96	99	92
New York–Northeastern New Jersey	111	111	113	131	22	100	104	114
Philadelphia, Pa.–N.J	98	98	107	104	27	98	97	111
Pittsburgh, Pa	100	100	102	96	122	100	96	104
Portland, Maine	105	105	103	106	120	99	97	120
Nonmetropolitan areas[6]	103	103	107	98	135	99	97	81
North Central:								
Cedar Rapids, Iowa	101	101	93	105	107	108	98	104
Champaign–Urbana, Ill	102	102	98	104	113	104	100	100
Chicago, Ill.–Northwestern Ind	98	98	104	103	31	104	101	111
Cincinnati, Ohio–Ky.–Ind	96	96	99	88	119	95	96	110
Cleveland, Ohio	106	106	100	111	125	106	96	110
Dayton, Ohio	99	99	99	96	114	97	98	107
Detroit, Mich	99	99	102	93	116	103	98	108
Green Bay, Wis	97	97	94	93	108	108	100	99
Indianapolis, Ind	103	103	98	105	125	100	99	109
Kansas City, Mo.–Kans	102	102	101	98	125	106	103	107
Milwaukee, Wis	102	98	94	97	115	104	98	107
Minneapolis–St Paul, Minn	103	103	98	106	119	104	97	107
St. Louis, Mo.–Ill	101	101	104	95	135	98	97	102
Wichita, Kans	97	97	96	96	106	97	97	97
Nonmetropolitan areas[6]	94	94	98	86	123	104	95	76
South:								
Atlanta, Ga	90	90	92	75	114	95	100	113
Austin, Tex	90	90	89	80	111	94	101	101
Baltimore, Md	99	99	96	95	123	100	102	104
Baton Rouge, La	89	89	97	70	120	92	99	106
Dallas, Tex	95	95	90	89	119	93	105	105
Durham, N.C	96	96	91	93	111	97	103	103
Houston, Tex	93	93	93	83	121	93	103	105
Nashville, Tenn	95	95	89	92	115	98	99	107
Orlando, Fla	96	96	87	99	112	89	100	104
Washington, D.C.–Md.–Va	104	104	98	104	126	101	103	108
Nonmetropolitan areas[6]	86	86	92	72	126	89	95	74
West:								
Bakersfield, Calif	95	95	97	83	124	97	107	93
Denver, Colo	99	99	96	95	120	110	99	97
Los Angeles–Long Beach, Calif	104	104	98	103	135	103	109	101
San Diego, Calif	100	100	96	97	126	97	105	98
San Francisco–Oakland, Calif	111	111	101	115	138	113	108	109
Seattle–Everett, Wash	109	109	106	111	125	109	103	111
Honolulu, Hawaii	117	117	128	107	166	103	101	111
Nonmetropolitan areas[6]	96	96	99	86	130	109	98	78
Anchorage, Alaska	143	143	128	163	180	138	124	90

[1] A husband age 65 or over and his wife.

[2] The total budget includes an allowance for gifts and contributions, in addition to family consumption shown separately in the table.

[3] Housing includes shelter, household operation, and housefurnishings. The average budgets for shelter are weighted by the following proportions: 40 percent for renters, 60 percent for homeowners.

[4] The average budgets for automobile owners and nonowners are weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 100 percent for nonowners; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners.

[5] For a detailed description see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

[6] Places with populations of 2,500 to 50,000.

Table 5. Comparative indexes based on an intermediate budget for a retired couple,[1] Autumn 1971

(U.S. urban average=100)

Area	Total budget[2]	Family consumption						
		Total	Food	Housing[3]	Transportation[4]	Clothing and personal care	Medical care	Other family consumption
Urban United States	100	100	100	100	100	100	100	100
Metropolitan areas[5]	104	104	102	108	102	101	102	108
Nonmetropolitan areas[6]	87	87	94	76	95	97	96	77
Northeast:								
Boston, Mass	117	117	109	137	97	101	99	117
Buffalo, N.Y	110	110	106	117	117	104	96	109
Hartford, Conn	115	115	111	122	124	109	100	117
Lancaster, Pa	99	99	104	94	107	97	99	99
New York–Northeastern New Jersey	117	117	117	135	74	101	104	113
Philadelphia, Pa.–N.J	107	105	110	109	89	98	98	111
Pittsburgh, Pa	101	101	103	98	110	101	96	104
Portland, Maine	105	105	107	105	110	98	97	114
Nonmetropolitan areas[6]	99	99	107	95	102	100	97	81
North Central:								
Cedar Rapids, Iowa	101	101	91	106	105	108	98	106
Champaign–Urbana, Ill	104	104	97	109	108	106	100	99
Chicago, Ill–Northwestern Ind	102	102	101	102	97	105	100	108
Cincinnati, Ohio–Ky.–Ind	96	96	97	91	109	96	96	108
Cleveland, Ohio	107	106	98	113	115	105	96	110
Dayton, Ohio	97	97	96	92	107	98	98	109
Detroit, Mich	100	100	100	98	106	103	98	107
Green Bay, Wis	98	98	92	99	103	107	100	101
Indianapolis, Ind	104	104	97	108	112	101	99	110
Kansas City, Mo.–Kans	102	102	99	99	113	107	103	108
Milwaukee, Wis	103	103	93	109	107	105	98	106
Minneapolis–St. Paul, Minn	102	102	96	104	108	104	97	108
St. Louis, Mo.–Ill	102	102	102	98	122	98	97	101
Wichita, Kans	97	97	92	98	99	97	97	101
Nonmetropolitan areas[6]	90	90	94	82	94	104	95	76
South:								
Atlanta, Ga	90	90	95	77	105	95	100	112
Austin, Tex	90	90	89	83	103	93	101	102
Baltimore, Md	99	99	98	94	112	103	102	106
Baton Rouge, La	89	89	98	72	108	92	98	104
Dallas, Tex	95	95	92	91	109	93	105	105
Durham, N.C	94	94	92	90	103	96	103	103
Houston, Tex	94	94	95	86	109	93	103	102
Nashville, Tenn	95	95	89	93	107	99	99	109
Orlando, Fla	92	92	88	90	104	90	100	106
Washington, D.C.–Md.–Va	103	103	101	101	115	103	104	108
Nonmetropolitan areas[6]	81	81	92	66	94	88	95	75
West:								
Bakersfield, Calif	95	95	94	89	111	96	106	97
Denver, Colo	98	98	94	96	108	109	99	97
Los Angeles–Long Beach, Calif	103	103	96	105	115	101	109	102
San Diego, Calif	99	99	95	97	110	95	105	100
San Francisco–Oakland, Calif	110	110	99	116	122	111	109	107
Seattle–Everett, Wash	106	107	104	109	107	106	103	110
Honolulu, Hawaii	116	116	125	111	141	102	101	112
Nonmetropolitan areas[6]	89	89	94	78	92	112	98	77
Anchorage, Alaska	134	132	120	148	124	144	123	88

[1] A husband age 65 or over and his wife.

[2] The total budget includes allowances for gifts and contributions and personal taxes, in addition to family consumption shown separately in the table.

[3] Housing includes shelter, household operation and housefurnishings. The average budgets for shelter are weighted by the following proportions: 35 percent for renters, 65 percent for homeowners.

[4] The average budgets for automobile owners and nonowners are weighted by the following proportions: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners, 32 percent for nonowners.

[5] For a letailed description see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

[6] Places with populations of 2,500 to 50,000.

Table 6. Comparative indexes based on a higher budget for a retired couple,[1] Autumn 1971

(U.S. urban average=100)

Area	Total budget[2]	Family consumption						Other family consumption	Personal taxes
		Total	Food	Housing[3]	Transportation[4]	Clothing and personal care	Medical care		
Urban United States	100	100	100	100	100	100	100	100	100
Metropolitan areas[5]	106	105	102	109	102	100	101	108	122
Nonmetropolitan areas[6]	83	85	94	73	93	100	96	76	33
Northeast:									
Boston, Mass	127	123	107	151	100	99	99	112	243
Buffalo, N. Y	110	110	104	118	108	101	96	110	135
Hartford, Conn	114	114	105	122	116	107	100	115	136
Lancaster, Pa	98	97	103	92	99	95	99	106	119
New York–Northeastern New Jersey	121	118	115	134	99	100	104	113	182
Philadelphia, Pa.–N. J	108	105	109	110	92	96	98	112	182
Pittsburgh, Pa	102	101	103	98	102	99	96	109	141
Portland, Maine	101	102	105	99	104	96	96	110	91
Nonmetropolitan areas[6]	95	96	106	91	98	100	96	80	76
North Central:									
Cedar Rapids, Iowa	102	102	92	106	103	108	98	107	117
Champaign–Urbana, Ill	103	103	98	105	105	107	100	103	109
Chicago, Ill.–Northwestern Ind	102	102	102	103	96	106	100	107	106
Cincinnati, Ohio–Ky.–Ind	93	94	97	87	99	96	95	106	68
Cleveland, Ohio	105	105	98	109	104	106	96	110	120
Dayton, Ohio	97	97	96	95	98	99	98	108	92
Detroit, Mich	104	104	101	108	97	104	98	108	110
Green Bay, Wis	103	101	92	107	96	108	99	102	139
Indianapolis, Ind	103	103	98	106	102	101	99	106	112
Kansas City, Mo.–Kans	105	104	103	102	109	107	102	107	127
Milwaukee, Wis	105	103	96	109	97	105	97	105	152
Minneapolis–St. Paul, Minn	101	100	98	99	101	105	97	108	121
St. Louis, Mo.–Ill	100	100	105	92	116	99	97	102	106
Wichita, Kans	95	96	92	96	96	98	98	102	80
Nonmetropolitan areas[6]	86	87	94	78	91	107	95	75	44
South:									
Atlanta, Ga	89	90	96	79	99	94	100	108	47
Austin, Tex	90	92	92	84	100	91	101	107	52
Baltimore, Md	99	99	101	92	106	102	102	108	93
Baton Rouge, La	88	90	98	74	107	90	98	107	43
Dallas, Tex	98	99	95	98	104	92	105	109	79
Durham, N. C	91	92	92	84	99	95	103	105	66
Houston, Tex	96	97	97	93	104	92	103	106	74
Nashville, Tenn	94	95	89	93	103	97	99	106	65
Orlando, Fl.	88	90	87	84	99	89	100	105	47
Washington, D. C.–Md.–Va	103	102	101	100	111	101	104	107	110
Nonmetropolitan areas[6]	78	80	91	65	94	92	95	75	13
West:									
Bakersfield, Calif	93	94	94	89	106	93	106	100	61
Denver, Colo	98	99	98	96	101	105	99	102	85
Los Angeles–Long Beach, Calif	107	107	100	113	111	98	109	103	112
San Diego, Calif	99	99	96	101	101	92	106	103	79
San Francisco–Oakland, Calif	109	109	101	113	115	107	109	108	117
Seattle–Everett, Wash	103	104	104	103	100	102	103	110	98
Honolulu, Hawaii	116	114	128	110	119	98	101	115	170
Nonmetropolitan areas[6]	85	87	92	76	89	119	99	75	45
Anchorage, Alaska	129	125	121	133	116	147	123	83	237

[1] A husband age 65 or over and his wife.

[2] The total budget includes an allowance for gifts and contributions and life insurance, plus family consumption and personal taxes shown separately in this table.

[3] Housing includes shelter, household operation, housefurnishings, and lodging out-of-home city. The average budgets for shelter are weighted by the following proportions: 30 percent for renters, 70 percent for homeowners.

[4] The average budgets for automobile owners and nonowners were weighted by the following proportions of families: Boston, Chicago, New York, Philadelphia, 75 percent for owners, 25 percent for nonowners; all other metropolitan and nonmetropolitan areas, 100 percent for owners.

[5] For detailed description see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

[6] Places with population of 2,500 to 50,000.

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FOR RELEASE:

THREE BUDGETS FOR A RETIRED COUPLE - AUTUMN 1972

The Bureau of Labor Statistics has updated to Autumn 1972 its three budget levels for a retired couple and the place-to-place indexes used to compare budget costs in 39 urban areas. The new budgets, last published for Autumn 1971, reflect changes in prices and income taxes since that date. These increases ranged from 4% for the intermediate budget to 3.3% for the higher budget. The lower budget rose 3.7%. The study indicates that, in general, budget levels were the lowest in small cities and in the South and the highest in the largest metropolitan areas.

Ten cities in the North Central Region were among the 39 urban areas studied. Total budget costs for each of these cities at the three levels are listed below:

ANNUAL COST OF BUDGETS FOR A RETIRED COUPLE - AUTUMN 1972

AREA	LOWER	INTERMEDIATE	HIGHER
Champaign-Urbana, Il.	$3489	$5130	$7865
Chicago, Il.-Northwestern, Ind.	3381	5033	7863
Cincinnati, Ohio-Ky.-Ind.	3306	4785	7124
Cleveland, Ohio	3608	5233	7958
Detroit, Mi.	3439	5006	8104
Green Bay, Wi.	3354	4902	7912
Indianapolis, Ind.	3504	5071	7792
Milwaukee, Wi.	3477	5064	7912
Minneapolis,-St. Paul, Mn.	3529	5032	7774
U. S. Urban Average	3442	4967	7689

Living costs for a retired couple in the midwest cities ranged from average to slightly above, depending on the budget level used. Comparisons based on the lower level budgets show that Cincinnati is the cheapest midwestern city for a retired couple. Their budget is 4% below the national urban average. In contrast, Cleveland's living costs for the same couple are 5% above the average. The remaining cities are Green Bay, 3% below, Chicago and Dayton 2% below, Detroit, at the national average, Milwaukee and Champaign-Urbana, 1% above, Indianapolis, 2% above, and Minneapolis-St. Paul, 3% above.

Using the intermediate budget, both Cincinnati and Dayton ranked 4% below the national urban average while Cleveland was the highest of the 10 midwest cities with budget costs 5% above the average with the exception of Green Bay at 1% below the average. The remaining cities ranged slightly above average in budget costs with Detroit, Minneapolis-St. Paul and Chicago 1% above, Milwaukee and Indianapolis 2% above the urban average and Champaign-Urbana, 3% above the urban average.

The higher level budgets show that Cincinnati, at 8% below the average and Dayton, at 4% below, were the only midwest cities studied with below average living costs for a retired couple. The other 8 cities are all ranked above the urban city average with Minneapolis-St. Paul 1% above, Chicago and Champaign-Urbana, 2% above, Milwaukee, Green Bay and Cleveland, 3% above and Detroit, 5% above the urban average.

Other cities outside of the North Central Region ranked above and below the 10 cities mentioned in each of the budget levels. However, the comparisons above are based only on 10 cities in the North Central Region.

A complete report containing more detailed listings of budget costs for such groups as food, housing, clothing, medical care and personal taxes, among others, is available upon request from the Bureau of Labor Statistics at this address:

BUREAU OF LABOR STATISTICS
Attn: RCB
300 S. Wacker Dr., 8th floor
Chicago, Illinois 60606

Note: The retired couple is defined as a husband, age 65 or over, and his wife, they are self-supporting, living independently in their own home, in reasonable good health, and able to take care of themselves. The budgets are illustrative of three different levels of living and provide for different specified types and amounts of goods and services. The family has, for each budget level, average inventories of clothing, housefurnishings, major durables, and other equipment. The budgets pertain only to an urban family with the specified characteristics; no budgets are available for rural families. The budgets are not intended to represent a minimum or subsistence level of living.

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THREE BUDGETS FOR A RETIRED COUPLE, AUTUMN 1973

The Bureau of Labor Statistics of the U.S. Department of Labor has again updated its three hypothetical annual budgets for an urban retired couple and comparative indexes for different geographic areas. This updating reflects changes in prices between autumn 1972 and autumn 1973.

In the autumn of 1973, the U.S. average cost of the budgets,excluding personal income taxes, amounted to $3,763 at the lower level of living, $5,414 at the intermediate level and $8,043 at the higher level as is shown in table A. Costs for each of 39 metropolitan areas, four nonmetropolitan regions, and Anchorage, Alaska, are detailed in tables 1-3, and comparative indexes are shown in tables 4-6.

Between autumn 1972 and 1973, consumption costs in the three budgets rose by between 8.4 and 9.3 percent. These increases were caused primarily by the very substantial increases in food prices over this period--about 20 percent for all three levels of the budgets. At each budget level, the rise in food costs was more than triple the increase in any other consumption component. Both the housing and medical care components increased approximately 5 percent at each budget level. The percentage increases from autumn 1972 to autumn 1973 for all the components in the three budgets are shown in table B.

Differences in Budgets among Urban Areas

Area indexes, representing differences in budget costs, reflect not only differences among the areas in price levels, but also regional variations in consumption patterns, adjustments in budget quantities due to climate, and types of transportation facilities.

Table A. Summary of annual budgets for a retired couple at three levels of living, urban United States, autumn 1973

Component	Lower budget	Intermediate budget	Higher budget
Total budget 1/	$3,763	$5,414	$8,043
Total family consumption	3,601	5,088	7,416
Food	1,182	1,599	2,007
Housing	1,276	1,839	2,873
Transportation	238	462	839
Clothing	178	301	463
Personal care	106	156	229
Medical care	453	456	459
Other family consumption	166	277	546
Other items	162	326	627

1/ For the autumn 1973 updating of the budgets for a retired couple, the total budget is defined as the sum of total family consumption and other items. Total budget costs, which included personal income taxes in the past, do not include personal income taxes for this updating. The entire tax estimation procedure for the budgets is being reviewed because several states have recently enacted laws permitting various types of tax credit refunds based on differing eligibility criteria. The income tax estimates for 1972 at the U.S. level for the lower, intermediate, and higher budgets were $0, $8, and $263 respectively.

For each of the three budgets, costs in metropolitan areas were substantially higher than in nonmetropolitan areas. In the three budgets the metropolitan consumption costs were 12, 19, and 23 percent higher than the nonmetropolitan costs.

Table B. Percent changes in the budgets for a retired couple, autumn 1972 to autumn 1973

Component	Budget level		
	Lower	Inter-mediate	Higher
Total budget 1/	9.3%	9.2%	8.3%
Total family consumption	9.3	9.2	8.4
Food	19.5	20.4	20.1
Housing	5.5	5.4	5.2
Transportation	3.5	3.1	3.5
Clothing	3.5	4.2	4.0
Personal care	5.0	5.4	5.5
Medical care	4.9	5.1	5.0
Other family consumption	3.1	3.0	2.8
Other items	9.5	9.4	7.4

1/ Personal income taxes were deleted from the autumn 1972 estimate of the total budget in order to make the figures comparable with the autumn 1973 total budget estimates.

All indexes relate to costs for families established in each area. They do not measure differences associated with moving from one area to another, or costs incurred by recent arrivals in the community.

Methods of Updating

The components of total family consumption were updated to 1973 by applying changes in the Consumer Price Index to the autumn 1972 costs at various levels of disaggregation. This updating was done separately for each individual area using local price changes. The method of updating is approximate because the Consumer Price Index reflects spending patterns and prices paid for commodities and services

purchased by wage earners and clerical workers in general, without regard to their family type or level of living. The last direct pricing of the specified components of each budget was in spring 1969.

The budget costs are updated annually, reflecting autumn price levels. Because of the time required to compute the budget costs for three levels of living for each of the published areas at the required level of disaggregation, the BLS is not able to provide estimates at current price levels. During the period from autumn 1973 to July 1974, the All Items Consumer Price Index for the U.S. rose 8.6 percent. However, the change in the total budget cost for a retired couple differs from the change in the U.S. All Items CPI for at least two important reasons: (1) the consumption weights used in the CPI are different from the consumption weights used in the budgets, and (2) treatment of home-owner costs is different.

Description of the Three Budgets

The retired couple is defined as a husband, age 65 or over, and his wife. They are assumed to be self-supporting and living in an urban area; they are in reasonably good health and able to take care of themselves.

The budgets illustrate three different levels of living for this couple. The quantities and qualities of goods and services differ due to variation in the assumptions about the manner of living among the levels. The budgets are not based on actual expenditures by families. All three budgets represent an estimate of the total cost of goods and services which provide for maintenance of health, allow for normal participation in community life, and take into account conventional social and physiological needs. The lower budget is not intended to represent a minimum or subsistence level of living.

Food-at-home costs in the budgets are based on quantities in the low-, moderate-, and liberal-cost food plans developed by the U.S. Department of Agriculture in accordance with nutritional standards formulated by the National Research Council of the National Academy of Sciences. A specified number of meals away from home, which varies with the budget level, is also included in the food total.

Shelter allowances at all three budget levels are based on average costs for rented and owned dwellings having specified characteristics. Rental costs include contract rent, estimated costs of fuel and utilities where these are not part of the rent, and insurance on household contents. Homeowner costs are based on the assumption that couples own their homes mortgage-free. The number of rooms in the dwelling units are the same at all levels: two or three rooms for renters and five or six for owners.

The medical care component provides for out-of-pocket costs for medicare and allows for items not covered by Medicare--dental care, eye examinations and eye glasses, most out-of-hospital prescription and nonprescription drugs, and a checkup visit to a physician by Medicare enrollees who do not use any Medicare services within 1 calendar year. Medical costs not covered by Medicare are the same in all three budgets except for very minor differences in the cost of eyeglass frames.

The sources of data, methods of calculation, and quantities of goods and services for all the components in the three budgets are described in detail in BLS Bulletin 1570-6, "Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68." Copies may be obtained at a cost of $7.00 from the National Technical Information Service, U.S. Department of Commerce, Springfield, Virginia 22151. Supplements, with budgets for spring 1969-70, autumn 1971 and 1972, are available free of charge from BLS Regional Offices.

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E.1. ANNUAL COSTS OF A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1973

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
N UNITED STATES	$3763	$3601	$1182	$1096	$ 86	$1276	$ 976	$ 973	$ 978	$ 300
TROPOLITAN AREAS 10/	3865	3699	1193	1107	86	1363	1050	1034	1061	312
NMETROPOLITAN AREAS 11/	3457	3308	1152	1065	87	1017	753	790	729	264
HEAST:										
STON, MASS	4208	4027	1260	1172	88	1780	1449	1227	1597	331
FFALO, N.Y	4089	3913	1209	1123	86	1470	1153	983	1267	317
RTFORD, CONN	4290	4105	1259	1164	95	1555	1242	1292	1209	313
NCASTER, PA	3680	3522	1196	1126	70	1172	875	817	914	297
W YORK-NORTHEASTERN, N.J	4220	4038	1309	1196	113	1733	1409	1114	1605	324
ILADELPHIA, PA-N.J	3701	3542	1251	1154	97	1326	1023	923	1090	303
ITTSBURGH, PA	3742	3581	1198	1108	90	1199	900	880	913	299
RTLAND, MAINE	3886	3719	1199	1121	78	1336	1001	1008	996	335
NMETROPOLITAN AREAS 11/	3812	3648	1242	1138	104	1237	983	1068	927	254
TH CENTRAL:										
EDAR RAPIDS, IOWA	3731	3570	1111	1033	78	1288	987	952	1010	301
HAMPAIGN-URBANA, ILL	3835	3670	1185	1119	66	1296	979	1065	921	317
HICAGO, ILL.-NORTHWESTERN IND	3743	3582	1234	1159	75	1337	1027	1154	942	310
INCINNATI, OHIO-KY.-IND	3563	3410	1180	1105	75	1069	793	792	794	276
LEVELAND, OHIO	3871	3704	1165	1073	92	1325	1025	988	1049	300
AYTON, OHIO	3671	3513	1180	1108	72	1172	868	999	780	304
ETROIT, MICH	3789	3626	1230	1149	81	1183	906	1023	828	277
REEN BAY, WIS	3620	3464	1103	1038	65	1175	847	914	803	328
NDIANAPOLIS, IND	3845	3679	1165	1094	71	1296	993	1022	974	303
ANSAS CITY, MO.-KANS	3801	3637	1200	1123	77	1199	892	871	906	307
ILWAUKEE, WIS	3784	3621	1110	1042	68	1314	1018	1097	965	296
INNEAPOLIS-ST. PAUL, MINN	3825	3660	1157	1082	75	1299	1005	1091	948	294
T. LOUIS, MO.-ILL	3737	3576	1222	1138	84	1156	858	856	859	298
ICHITA, KANS	3638	3481	1140	1073	67	1182	877	872	880	305
NONMETROPOLITAN AREAS 11/	3560	3407	1173	1090	83	1083	823	873	789	260
JTH:										
ATLANTA, GA	3428	3280	1136	1059	77	959	633	832	500	326
AUSTIN, TEX	3385	3239	1062	989	73	1006	691	794	622	315
BALTIMORE, MD	3662	3504	1120	1035	85	1181	850	1006	746	331
BATON ROUGE, LA	3326	3183	1159	1081	78	868	563	662	497	305
DALLAS, TEX	3462	3313	1037	963	74	1076	776	802	758	300
DURHAM, N.C	3622	3466	1111	1045	66	1177	851	862	843	326
HOUSTON, TEX	3479	3329	1113	1023	90	1023	701	719	689	322
NASHVILLE, TENN	3605	3450	1101	1036	65	1155	829	848	816	326
ORLANDO, FLA	3676	3518	1055	982	73	1310	994	1346	759	316
WASHINGTON, D.C.-MD.-VA	3937	3767	1196	1112	84	1356	1049	1236	924	307
NONMETROPOLITAN AREAS 11/	3290	3148	1119	1032	87	918	646	666	633	272
ST:										
BAKERSFIELD, CALIF	3580	3426	1132	1059	73	1099	793	777	803	306
DENVER, COLO	3696	3537	1146	1068	78	1188	876	811	920	312
LOS ANGELES-LONG BEACH, CALIF	3851	3685	1133	1044	89	1288	988	1118	901	300
SAN DIEGO, CALIF	3733	3572	1105	1024	81	1250	969	1031	927	281
SAN FRANCISCO-OAKLAND, CALIF	4151	3972	1181	1102	79	1471	1154	1217	1112	317
SEATTLE-EVERETT, WASH	4072	3897	1210	1125	85	1440	1112	1034	1164	328
HONOLULU	4221	4039	1388	1303	85	1345	979	1406	695	366
NONMETROPOLITAN AREAS 11/	3533	3381	1147	1065	82	1044	793	814	779	251
NCHORAGE, ALASKA	5175	4952	1438	1338	100	1995	1663	2006	1435	332

ee footnotes following table 3.

LOWER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES	$238	$178	$106	$453	$166	$162
METROPOLITAN AREAS 10/ 11/	217	183	105	459	180	166
NONMETROPOLITAN AREAS 11/	301	164	111	438	125	149
NORTHEAST:						
BOSTON, MASS	64	180	103	447	193	181
BUFFALO, N.Y	317	197	106	433	181	176
HARTFORD, CONN	319	197	132	449	194	185
LANCASTER, PA	266	188	96	451	153	158
NEW YORK-NORTHEASTERN, N.J	55	177	106	465	193	182
PHILADELPHIA, PA-N.J	61	175	100	445	184	159
PITTSBURGH, PA	285	179	104	440	176	161
PORTLAND, MAINE 11/	281	179	94	435	195	167
NONMETROPOLITAN AREAS 11/	319	168	107	443	132	164
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	252	198	103	447	171	161
CHAMPAIGN-URBANA, ILL	261	205	104	457	162	165
CHICAGO, ILL.-NORTHWESTERN IND	69	190	108	458	186	161
CINCINNATI, OHIO-KY.-IND	268	174	97	441	181	153
CLEVELAND, OHIO	296	186	117	433	182	167
DAYTON, OHIO	264	177	96	445	179	158
DETROIT, MICH	289	184	111	447	182	163
GREEN BAY, WIS	259	204	102	456	165	156
INDIANAPOLIS, IND	305	180	100	453	180	166
KANSAS CITY, MO.-KANS	297	182	113	469	177	164
MILWAUKEE, WIS	286	189	102	444	176	163
MINNEAPOLIS-ST. PAUL, MINN	282	194	107	441	180	165
ST. LOUIS, MO.-ILL	317	174	97	439	171	161
WICHITA, KANS 11/	270	178	99	448	164	157
NONMETROPOLITAN AREAS 11/	290	182	117	435	127	153
SOUTH:						
ATLANTA, GA	268	169	102	458	188	148
AUSTIN, TEX	270	178	100	456	167	146
BALTIMORE, MD	285	176	109	463	170	158
BATON ROUGE, LA	278	160	100	444	174	143
DALLAS, TEX	282	166	106	476	170	149
DURHAM, N.C	267	172	102	467	170	156
HOUSTON, TEX	285	164	105	467	172	150
NASHVILLE, TENN	273	196	96	451	178	155
ORLANDO, FLA	268	163	95	454	173	158
WASHINGTON, D.C.-MD.-VA 11/	292	171	109	465	178	170
NONMETROPOLITAN AREAS 11/	300	148	106	435	122	142
WEST:						
BAKERSFIELD, CALIF	284	174	102	480	155	154
DENVER, COLO	280	210	101	447	165	159
LOS ANGELES-LONG BEACH, CALIF-	322	184	101	489	168	156
SAN DIEGO, CALIF	301	184	98	474	150	161
SAN FRANCISCO-OAKLAND, CALIF-	330	201	120	486	183	174
SEATTLE-EVERETT, WASH	301	199	107	462	179	175
HONOLULU	378	178	113	457	181	182
NONMETROPOLITAN AREAS 11/	312	179	121	450	129	152
ANCHORAGE, ALASKA	414	236	167	552	150	224

See footnotes following table 3.

TABLE 2. ANNUAL COSTS OF AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1973

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES	$5414	$5088	$1599	$1435	$164	$1839	$1215	$1278	$1181	$623
METROPOLITAN AREAS 10/	5637	5298	1620	1445	175	1986	1307	1368	1275	679
NONMETROPOLITAN AREAS 11/	4746	4460	1536	1406	130	1397	939	1010	901	457
NORTHEAST:										
BOSTON, MASS	6415	6029	1744	1572	172	2626	1895	1720	1989	731
BUFFALO, N.Y	5916	5560	1659	1497	172	2124	1435	1407	1450	689
HARTFORD, CONN	6170	5799	1745	1544	201	2195	1470	1675	1359	725
LANCASTER, PA	5313	4993	1637	1501	136	1687	1060	1102	1037	627
NEW YORK-NORTHEASTERN, N.J	6353	5971	1822	1581	241	2563	1805	1607	1912	758
PHILADELPHIA, PA-N.J	5668	5327	1731	1529	202	1995	1324	1325	1323	671
PITTSBURGH, PA	5446	5118	1649	1470	179	1769	1125	1109	1134	644
PORTLAND, MAINE 11/	5625	5287	1694	1549	145	1904	1211	1286	1171	693
NONMETROPOLITAN AREAS 11/	5299	4980	1664	1514	150	1737	1274	1327	1245	463
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	5360	5038	1466	1318	148	1862	1229	1182	1255	633
CHAMPAIGN-URBANA, ILL	5620	5282	1585	1443	142	1949	1276	1516	1147	673
CHICAGO, ILL.-NORTHWESTERN IND	5538	5205	1618	1472	146	1906	1235	1445	1122	671
CINCINNATI, OHIO-KY.-IND	5111	4804	1563	1415	148	1581	988	1042	959	593
CLEVELAND, OHIO	5577	5242	1548	1371	177	1942	1284	1380	1233	658
DAYTON, OHIO	5158	4848	1559	1426	133	1622	1010	1243	885	612
DETROIT, MICH	5484	5154	1639	1479	160	1783	1138	1345	1027	645
GREEN BAY, WIS	5273	4956	1462	1337	125	1795	1119	1207	1072	676
INDIANAPOLIS, IND	5554	5220	1558	1411	147	1923	1294	1326	1276	629
KANSAS CITY, MO.-KANS	5416	5090	1579	1435	144	1743	1094	1087	1097	649
MILWAUKEE, WIS	5487	5157	1490	1332	158	1941	1287	1379	1237	654
MINNEAPOLIS-ST. PAUL, MINN	5444	5117	1542	1392	150	1846	1187	1374	1087	659
ST. LOUIS, MO.-ILL	5375	5052	1617	1446	171	1721	1058	1077	1047	663
WICHITA, KANS 11/	5200	4887	1482	1361	121	1730	1097	1133	1078	633
NONMETROPOLITAN AREAS 11/	4911	4614	1536	1416	120	1515	1055	1130	1015	460
SOUTH:										
ATLANTA, GA	5005	4704	1569	1399	170	1439	797	1077	646	642
AUSTIN, TEX	4914	4618	1449	1315	134	1500	870	1079	758	630
BALTIMORE, MD	5287	4969	1553	1387	166	1683	976	1298	803	707
BATON ROUGE, LA	4788	4500	1583	1436	147	1283	692	848	608	591
DALLAS, TEX	5025	4723	1431	1271	160	1587	981	1121	905	606
DURHAM, N.C	5140	4831	1519	1395	124	1645	998	1049	970	647
HOUSTON, TEX	5039	4736	1527	1348	179	1532	892	952	860	640
NASHVILLE, TENN	5199	4886	1489	1366	123	1672	1027	1146	963	645
ORLANDO, FLA	5055	4751	1431	1293	138	1672	1045	1412	847	627
WASHINGTON, D.C.-MD.-VA	5618	5280	1656	1496	160	1877	1185	1396	1072	692
NONMETROPOLITAN AREAS 11/	4515	4243	1519	1386	133	1245	790	864	750	455
WEST:										
BAKERSFIELD, CALIF	5161	4851	1489	1356	133	1684	1044	995	1070	640
DENVER, COLO	5260	4944	1527	1379	148	1711	1046	1077	1029	665
LOS ANGELES-LONG BEACH, CALIF	5496	5165	1506	1327	179	1899	1241	1408	1151	658
SAN DIEGO, CALIF	5304	4985	1470	1291	179	1810	1217	1322	1161	593
SAN FRANCISCO-OAKLAND, CALIF	5919	5563	1557	1397	160	2145	1437	1582	1359	708
SEATTLE-EVERETT, WASH	5724	5380	1615	1431	184	2030	1332	1346	1324	698
HONOLULU 11/	6038	5675	1834	1650	184	1996	1258	1944	889	738
NONMETROPOLITAN AREAS 11/	4733	4448	1473	1353	120	1384	929	991	895	455
ANCHORAGE, ALASKA	6900	6485	1843	1691	152	2617	1992	2485	1727	625

See footnotes following table 3.

INTERMEDIATE BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES 10/	$462	$301	$ 156	$ 456	$277	$326
METROPOLITAN AREAS 11/	469	310	153	461	299	339
NONMETROPOLITAN AREAS 11/	439	272	167	441	210	286
NORTHEAST:						
BOSTON, MASS	434	308	148	450	319	386
BUFFALO, N.Y	555	334	152	436	300	356
HARTFORD, CONN	563	329	191	452	324	371
LANCASTER, PA	486	318	142	452	271	320
NEW YORK-NORTHEASTERN, N.J	344	302	157	467	316	382
PHILADELPHIA, PA-N.J	405	296	144	449	307	341
PITTSBURGH, PA	501	313	149	444	293	328
PORTLAND, MAINE 11/	502	299	138	439	311	338
NONMETROPOLITAN AREAS 11/	466	283	164	446	220	319
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	486	337	150	450	287	322
CHAMPAIGN-URBANA, ILL	490	352	153	460	293	338
CHICAGO, ILL.-NORTHWESTERN IND	441	325	154	459	302	333
CINCINNATI, OHIO-KY.-IND	480	304	138	442	296	307
CLEVELAND, OHIO	529	312	169	438	304	335
DAYTON, OHIO	483	299	139	447	299	310
DETROIT, MICH	510	313	159	451	299	330
GREEN BAY, WIS	480	341	143	457	278	317
INDIANAPOLIS, IND	529	309	146	454	301	334
KANSAS CITY, MO.-KANS	523	314	164	470	297	326
MILWAUKEE, WIS	517	322	146	447	294	330
MINNEAPOLIS-ST. PAUL, MINN	499	329	155	443	303	327
ST. LOUIS, MO.-ILL	556	303	134	442	279	323
WICHITA, KANS 11/	493	301	146	450	285	313
NONMETROPOLITAN AREAS 11/	434	300	176	439	214	297
SOUTH:						
ATLANTA, GA	481	292	152	460	311	301
AUSTIN, TEX	486	303	141	459	280	296
BALTIMORE, MD	507	308	164	467	287	318
BATON ROUGE, LA	488	271	146	445	284	288
DALLAS, TEX	504	287	152	479	283	302
DURHAM, N.C	479	288	146	470	284	309
HOUSTON, TEX	498	280	151	469	279	303
NASHVILLE, TENN	495	334	140	453	303	313
ORLANDO, FLA	480	280	139	457	292	304
WASHINGTON, D.C.-MD.-VA 11/	522	294	165	469	297	338
NONMETROPOLITAN AREAS 11/	437	242	157	438	205	272
WEST:						
BAKERSFIELD, CALIF	491	287	151	481	268	310
DENVER, COLO	489	344	151	450	272	316
LOS ANGELES-LONG BEACH, CALIF-	535	303	148	491	283	331
SAN DIEGO, CALIF	510	304	142	478	271	319
SAN FRANCISCO-OAKLAND, CALIF	565	331	177	489	299	356
SEATTLE-EVERETT, WASH	499	321	154	465	296	344
HONOLULU 11/	626	294	164	460	301	363
NONMETROPOLITAN AREAS 11/	431	312	185	452	211	285
ANCHORAGE, ALASKA	551	410	266	554	244	415

See footnotes following table 3.

TABLE 3. ANNUAL COSTS OF A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1973

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES 10/	$8043	$7416	$2007	$1719	$289	$ 2873	$1740	$1929	$1659	$ 1059
METROPOLITAN AREAS 11/	8429	7775	2038	1729	309	3130	1914	2132	1821	1142
NONMETROPOLITAN AREAS 11/	6888	6342	1916	1689	227	2100	1219	1321	1175	808
NORTHEAST:										
BOSTON, MASS	10013	9248	2152	1851	301	4547	3230	2769	3428	1243
BUFFALO, N.Y	8708	8034	2048	1753	295	3322	2088	2485	1918	1160
HARTFORD, CONN	9002	8308	2082	1822	260	3428	2136	2303	2065	1218
LANCASTER, PA	7693	7090	2032	1766	266	2529	1372	1528	1305	1083
NEW YORK-NORTHEASTERN, N.J	9557	8824	2254	1862	392	3968	2654	2573	2689	1240
PHILADELPHIA, PA-N.J	8433	7779	2154	1805	349	3142	1903	2309	1729	1165
PITTSBURGH, PA	8070	7441	2063	1743	320	2791	1605	1561	1624	1112
PORTLAND, MAINE 11/	8055	7427	2090	1833	257	2806	1559	1663	1514	1173
NONMETROPOLITAN AREAS 11/	7663	7062	2066	1791	275	2627	1756	1527	1854	797
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	8028	7402	1857	1578	279	2917	1765	1828	1738	1078
CHAMPAIGN-URBANA, ILL	8268	7625	2010	1744	266	2956	1728	1864	1670	1154
CHICAGO, ILL.-NORTHWESTERN IND	8288	7644	2053	1775	278	3007	1789	2341	1553	1144
CINCINNATI, OHIO-KY.-IND	7463	6876	1967	1713	254	2387	1293	1304	1288	1020
CLEVELAND, OHIO	8166	7530	1938	1652	286	2946	1751	1855	1707	1121
DAYTON, OHIO	7709	7105	1957	1715	242	2627	1485	1872	1319	1068
DETROIT, MICH	8458	7802	2079	1798	281	3097	1911	2351	1722	1112
GREEN BAY, WIS	8054	7426	1834	1611	223	3010	1763	1902	1703	1173
INDIANAPOLIS, IND	8178	7541	1994	1709	285	2962	1769	1560	1859	1119
KANSAS CITY, MO.-KANS	8209	7570	2071	1742	329	2806	1611	1680	1582	1121
MILWAUKEE, WIS	8130	7497	1912	1621	291	3015	1843	1883	1826	1098
MINNEAPOLIS-ST. PAUL, MINN	7992	7368	1982	1676	306	2756	1573	1792	1479	1109
ST. LOUIS, MO.-ILL	7854	7240	2071	1751	320	2531	1330	1308	1340	1127
WICHITA, KANS	7697	7094	1861	1643	218	2663	1481	1524	1462	1108
NONMETROPOLITAN AREAS 11/	7079	6519	1933	1714	219	2220	1338	1363	1327	808
SOUTH:										
ATLANTA, GA	7465	6878	1989	1683	306	2323	1173	1522	1024	1076
AUSTIN, TEX	7411	6828	1871	1580	291	2392	1251	1632	1088	1067
BALTIMORE, MD	7841	7228	2000	1671	329	2599	1334	1701	1176	1191
BATON ROUGE, LA	7156	6591	1993	1731	262	2077	1005	1251	899	998
DALLAS, TEX	7735	7129	1845	1525	320	2681	1556	2155	1299	1051
DURHAM, N.C	7437	6852	1916	1681	235	2397	1251	1352	1207	1072
HOUSTON, TEX	7725	7120	1956	1621	335	2607	1460	2013	1223	1073
NASHVILLE, TENN	7688	7086	1847	1634	213	2626	1473	1841	1315	1079
ORLANDO, FLA	7323	6746	1789	1552	237	2464	1322	1574	1214	1068
WASHINGTON, D.C.-MD.-VA 11/	8289	7645	2074	1801	273	2918	1719	1941	1624	1125
NONMETROPOLITAN AREAS 11/	6595	6069	1889	1658	231	1907	1024	1230	936	809
WEST:										
BAKERSFIELD, CALIF	7652	7052	1876	1646	230	2632	1483	1521	1467	1075
DENVER, COLO	7860	7246	1965	1656	309	2701	1530	1770	1427	1097
LOS ANGELES-LONG BEACH, CALIF	8473	7816	1981	1620	361	3178	2011	2863	1646	1093
SAN DIEGO, CALIF	7994	7370	1879	1571	308	2925	1861	2213	1710	990
SAN FRANCISCO-OAKLAND, CALIF	8732	8057	1997	1699	298	3249	1962	2146	1883	1213
SEATTLE-EVERETT, WASH	8325	7678	2027	1737	290	3032	1823	1830	1820	1135
HONOLULU	8844	8161	2362	1995	367	3091	1813	2659	1450	1204
NONMETROPOLITAN AREAS 11/	6842	6299	1928	1647	181	2069	1182	1385	1095	813
ANCHORAGE, ALASKA	9778	9030	2315	2055	260	3719	2582	3087	2365	1063

See footnotes at end of table.

HIGHER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES 10/	$ 839	$ 463	$ 229	$ 459	$ 546	$ 627
METROPOLITAN AREAS 11/	858	466	226	464	592	654
NONMETROPOLITAN AREAS	782	454	237	444	409	547
NORTHEAST:						
BOSTON, MASS	810	461	217	453	608	765
BUFFALO, N.Y	912	495	224	439	594	674
HARTFORD, CONN	944	488	279	455	632	694
LANCASTER, PA	817	475	209	454	574	603
NEW YORK-NORTHEASTERN, N.J	823	454	233	470	622	733
PHILADELPHIA, PA-N.J	765	438	213	454	612	654
PITTSBURGH, PA	849	467	221	446	604	629
PORTLAND, MAINE 11/	855	441	204	440	591	628
NONMETROPOLITAN AREAS	820	444	232	448	425	601
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	865	512	222	453	576	626
CHAMPAIGN-URBANA, ILL	863	552	226	463	555	643
CHICAGO, ILL.-NORTHWESTERN IND	799	505	228	460	592	644
CINCINNATI, OHIO-KY.-IND	832	467	205	445	573	587
CLEVELAND, OHIO	865	486	252	442	601	636
DAYTON, OHIO	818	464	205	449	585	604
DETROIT, MICH	852	485	237	455	597	656
GREEN BAY, WIS	824	529	212	459	558	628
INDIANAPOLIS, IND	861	475	215	459	575	637
KANSAS CITY, MO.-KANS	913	482	242	473	583	639
MILWAUKEE, WIS	838	496	215	448	573	633
MINNEAPOLIS-ST. PAUL, MINN	853	506	228	447	596	624
ST. LOUIS, MO.-ILL	867	466	198	445	562	614
WICHITA, KANS 11/	863	466	216	455	570	603
NONMETROPOLITAN AREAS	764	494	250	443	415	560
SOUTH:						
ATLANTA, GA	844	441	224	463	594	587
AUSTIN, TEX	857	453	209	462	584	583
BALTIMORE, MD	871	469	242	470	577	613
BATON ROUGE, LA	875	404	218	446	578	565
DALLAS, TEX	883	436	224	482	578	606
DURHAM, N.C	845	431	215	473	575	585
HOUSTON, TEX	864	430	224	472	567	605
NASHVILLE, TENN	864	500	205	456	588	602
ORLANDO, FLA	831	419	205	461	577	577
WASHINGTON, D.C.-MD.-VA 11/	917	440	245	471	580	644
NONMETROPOLITAN AREAS	791	414	224	441	403	526
WEST:						
BAKERSFIELD, CALIF	873	419	223	484	545	600
DENVER, COLO	835	499	224	454	568	614
LOS ANGELES-LONG BEACH, CALIF-	944	442	218	492	561	657
SAN DIEGO, CALIF	876	442	211	484	553	624
SAN FRANCISCO-OAKLAND, CALIF--	979	480	265	492	595	675
SEATTLE-EVERETT, WASH	869	469	228	468	585	647
HONOLULU 11/	961	427	240	465	615	683
NONMETROPOLITAN AREAS	749	528	265	456	404	543
ANCHORAGE, ALASKA	944	664	377	556	455	748

See footnotes at end of table.

Footnotes for 3 budgets, autumn 1973

1/ The family consists of a retired husband and wife, age 65 years or over.
2/ Total budget costs do not include personal income taxes.
3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.
4/ The average costs of shelter were weighted by the following proportions: Lower budget, 40 percent for renters, 60 percent for homeowners; intermediate budget, 35 percent for renters, 65 percent for homeowners; higher budget, 30 percent for renters, 70 percent for homeowners.
5/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.
6/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.
7/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.
8/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.
9/ Includes allowances for gifts and contributions. The higher budget also includes an allowance for life insurance.
10/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.
11/ Places with population of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 4. INDEXES OF COMPARATIVE COSTS BASED ON A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1973
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES 8/	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 9/	103	103	101	101	107	106	109	91	103	99	101	108
NONMETROPOLITAN AREAS 9/	92	92	97	97	80	81	75	126	92	104	97	75
NORTHEAST:												
BOSTON, MASS	112	112	107	107	139	126	163	27	101	97	99	116
BUFFALO, N.Y	109	109	102	102	115	101	130	133	110	100	96	109
HARTFORD, CONN	114	114	106	106	122	133	124	134	110	124	99	117
LANCASTER, PA	98	98	101	103	92	84	93	112	105	90	99	92
NEW YORK-NORTHEASTERN, N.J	112	112	111	109	136	115	164	23	99	100	103	116
PHILADELPHIA, PA-N.J	98	98	106	105	104	95	111	26	98	94	98	111
PITTSBURGH, PA	99	99	101	101	94	90	93	120	100	98	97	106
PORTLAND, MAINE	103	103	101	102	105	104	102	118	100	88	96	117
NONMETROPOLITAN AREAS 9/	101	101	105	104	97	110	95	134	94	100	98	79
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	99	99	94	94	101	98	103	106	111	97	99	103
CHAMPAIGN-URBANA, ILL	102	102	100	102	102	110	94	110	115	98	101	97
CHICAGO, ILL.-NORTHWESTERN IND	99	99	104	106	105	119	96	29	107	101	101	112
CINCINNATI, OHIO-KY.-IND	95	95	100	101	84	81	81	113	98	91	97	109
CLEVELAND, OHIO	103	103	99	98	104	102	107	124	104	110	96	110
DAYTON, OHIO	98	98	100	101	92	103	80	111	99	90	98	108
DETROIT, MICH	101	101	104	105	93	105	85	122	103	104	99	110
GREEN BAY, WIS	96	96	93	95	92	94	82	109	114	96	101	99
INDIANAPOLIS, IND	102	102	99	100	102	105	100	128	101	94	100	108
KANSAS CITY, MO.-KANS	101	101	101	102	94	90	93	125	102	106	103	107
MILWAUKEE, WIS	101	101	94	95	103	113	99	120	106	96	98	106
MINNEAPOLIS-ST. PAUL, MINN	102	102	98	99	102	112	97	119	109	100	97	108
ST. LOUIS, MO.-ILL	99	99	103	104	91	88	88	133	98	91	97	103
WICHITA, KANS	97	97	96	98	93	90	90	114	100	93	99	99
NONMETROPOLITAN AREAS 9/	95	95	99	99	85	90	81	122	102	110	96	76
SOUTH:												
ATLANTA, GA	91	91	96	97	75	86	51	113	95	96	101	113
AUSTIN, TEX	90	90	90	90	79	82	64	114	100	94	101	101
BALTIMORE, MD	97	97	95	94	93	103	76	120	99	102	102	102
BATON ROUGE, LA	88	88	98	99	68	68	51	117	90	94	98	105
DALLAS, TEX	92	92	88	88	84	82	77	119	93	100	105	102
DURHAM, N.C	96	96	94	95	92	89	86	112	96	96	103	102
HOUSTON, TEX	92	92	94	93	80	74	70	120	92	99	103	104
NASHVILLE, TENN	96	96	93	95	90	97	83	115	110	90	99	107
ORLANDO, FLA	98	98	89	90	103	138	78	113	91	89	100	104
WASHINGTON, D.C.-MD.-VA	105	105	101	101	106	127	94	123	96	102	103	107
NONMETROPOLITAN AREAS 9/	87	87	95	94	72	68	65	126	83	100	96	73
WEST:												
BAKERSFIELD, CALIF	95	95	96	97	86	80	82	119	98	96	106	93
DENVER, COLO	98	98	97	97	93	83	94	118	118	95	99	99
LOS ANGELES-LONG BEACH, CALIF	102	102	96	95	101	115	92	135	103	95	108	101
SAN DIEGO, CALIF	99	99	93	93	98	106	95	127	103	92	105	96
SAN FRANCISCO-OAKLAND, CALIF	110	110	100	101	115	125	114	139	113	113	107	110
SEATTLE-EVERETT, WASH	108	108	102	103	113	106	119	127	111	100	102	108
HONOLULU	112	112	117	119	105	145	71	159	100	105	101	109
NONMETROPOLITAN AREAS 9/	94	94	97	97	82	84	80	131	100	114	99	77
ANCHORAGE, ALASKA	138	138	122	122	156	206	147	174	132	157	122	90

See footnotes following table 6.

TABLE 5. INDEXES OF COMPARATIVE COSTS BASED ON AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE 1/ AUTUMN 1973
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES 8/	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 9/	104	104	101	101	108	107	108	102	103	98	101	108
NONMETROPOLITAN AREAS 9/	88	88	96	98	76	79	76	95	90	107	97	76
NORTHEAST:												
BOSTON, MASS	118	118	109	110	143	135	168	94	102	95	99	115
BUFFALO, N.Y	109	109	104	104	116	110	123	120	111	97	96	108
HARTFORD, CONN	114	114	109	108	119	131	115	122	109	122	99	117
LANCASTER, PA	98	98	102	105	92	86	88	105	106	91	99	98
NEW YORK-NORTHEASTERN, N.J	117	117	114	110	139	126	162	75	100	100	102	114
PHILADELPHIA, PA-N.J	105	105	108	107	109	104	112	88	98	92	98	111
PITTSBURGH, PA	101	101	103	102	96	87	96	109	104	95	97	106
PORTLAND, MAINE	104	104	106	108	104	101	99	109	99	88	96	112
NONMETROPOLITAN AREAS 9/	98	98	104	105	94	104	105	101	94	105	98	80
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	99	99	92	92	101	92	106	105	112	96	99	104
CHAMPAIGN-URBANA, ILL	104	104	99	101	106	119	97	106	117	98	101	106
CHICAGO, ILL.-NORTHWESTERN IND	102	102	101	103	104	113	95	96	108	99	101	109
CINCINNATI, OHIO-KY.-IND	94	94	98	99	86	82	81	104	101	88	97	107
CLEVELAND, OHIO	103	103	97	96	106	108	104	115	104	108	96	110
DAYTON, OHIO	95	95	98	99	88	97	75	105	99	89	98	108
DETROIT, MICH	101	101	103	103	97	105	87	111	104	102	99	108
GREEN BAY, WIS	97	97	91	93	98	94	91	104	113	92	100	101
INDIANAPOLIS, IND	103	103	97	98	105	104	108	115	103	93	100	109
KANSAS CITY, MO.-KANS	100	100	99	100	95	85	93	113	104	105	103	107
MILWAUKEE, WIS	101	101	93	93	106	108	105	112	107	93	98	106
MINNEAPOLIS-ST. PAUL, MINN	101	101	96	97	100	107	92	108	109	99	97	110
ST. LOUIS, MO.-ILL	99	99	101	101	94	84	89	120	101	86	97	101
WICHITA, KANS	96	96	93	95	94	89	91	107	100	93	99	103
NONMETROPOLITAN AREAS 9/	91	91	96	99	82	88	86	94	100	113	96	77
SOUTH:												
ATLANTA, GA	92	92	98	97	78	84	55	104	97	97	101	112
AUSTIN, TEX	91	91	91	92	87	84	64	105	101	90	101	101
BALTIMORE, MD	98	98	97	97	92	102	68	110	102	105	102	104
BATON ROUGE, LA	88	88	99	100	70	66	51	106	90	93	98	103
DALLAS, TEX	93	93	90	89	86	88	77	109	95	97	105	102
DURHAM, N.C	95	95	95	97	89	82	82	104	96	93	103	103
HOUSTON, TEX	93	93	96	94	83	74	73	108	93	97	103	101
NASHVILLE, TENN	96	96	93	95	91	90	82	107	111	90	99	110
ORLANDO, FLA	93	93	90	90	91	110	72	104	93	89	100	106
WASHINGTON, D.C.-MD.-VA	104	104	104	104	102	109	91	113	98	106	103	107
NONMETROPOLITAN AREAS 9/	83	83	95	97	68	68	63	95	81	100	96	74
WEST:												
BAKERSFIELD, CALIF	95	95	93	94	92	78	91	106	95	97	105	97
DENVER, COLO	97	97	96	96	93	84	87	106	114	97	99	98
LOS ANGELES-LONG BEACH, CALIF	102	102	94	92	103	110	97	116	101	95	108	102
SAN DIEGO, CALIF	98	98	92	90	98	103	98	111	101	91	105	98
SAN FRANCISCO-OAKLAND, CALIF	109	109	97	97	117	124	115	122	110	113	107	108
SEATTLE-EVERETT, WASH	106	106	101	100	110	105	112	108	107	99	102	107
HONOLULU	112	112	115	115	109	152	75	136	98	105	101	109
NONMETROPOLITAN AREAS 9/	87	87	92	94	75	78	76	93	104	118	99	76
ANCHORAGE, ALASKA	127	127	115	118	142	194	146	119	136	170	121	88

See footnotes following table 6.

TABLE 6. INDEXES OF COMPARATIVE COSTS BASED ON A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1973
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	105	105	102	101	109	111	110	102	101	99	101	108
NONMETROPOLITAN AREAS 9/	86	86	95	98	73	68	71	93	98	104	97	75
NORTHEAST:												
BOSTON, MASS	124	125	107	108	158	144	207	97	100	95	99	111
BUFFALO, N.Y	108	108	102	102	116	129	116	109	107	98	96	109
HARTFORD, CONN	112	112	104	106	119	119	124	112	105	122	99	116
LANCASTER, PA	96	96	101	103	88	79	79	97	103	91	99	105
NEW YORK-NORTHEASTERN, N.J	119	119	112	108	138	133	162	98	98	102	102	114
PHILADELPHIA, PA-N.J	105	105	107	105	109	120	104	91	95	93	99	112
PITTSBURGH, PA	100	100	103	101	97	81	98	101	101	97	97	111
PORTLAND, MAINE	100	100	104	107	98	86	91	102	95	89	96	108
NONMETROPOLITAN AREAS 9/	95	95	103	104	91	79	112	98	96	101	98	78
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	100	100	93	92	102	95	105	103	111	97	99	106
CHAMPAIGN-URBANA, ILL	103	103	100	101	103	97	101	103	119	99	101	102
CHICAGO, ILL.-NORTHWESTERN IND	103	103	102	103	105	121	94	95	109	100	100	108
CINCINNATI, OHIO-KY.-IND	93	93	98	100	83	68	78	99	101	90	97	105
CLEVELAND, OHIO	102	102	97	96	103	96	103	103	105	110	96	110
DAYTON, OHIO	96	96	97	100	91	97	80	97	100	90	98	107
DETROIT, MICH	105	105	104	105	108	122	104	102	105	104	99	109
GREEN BAY, WIS	100	100	91	94	105	99	103	98	114	93	100	102
INDIANAPOLIS, IND	102	102	99	99	103	81	112	103	103	94	100	105
KANSAS CITY, MO.-KANS	102	102	103	101	98	87	95	109	104	106	103	107
MILWAUKEE, WIS	101	101	95	94	105	98	110	100	107	94	98	105
MINNEAPOLIS-ST. PAUL, MINN	99	99	99	98	96	93	89	102	109	100	97	109
ST. LOUIS, MO.-ILL	98	98	103	102	88	68	81	115	101	87	97	103
WICHITA, KANS	96	96	93	96	93	79	88	103	101	94	99	104
NONMETROPOLITAN AREAS 9/	88	88	96	100	77	71	80	91	107	109	97	76
SOUTH:												
ATLANTA, GA	93	93	99	98	81	79	62	101	95	98	101	109
AUSTIN, TEX	92	92	93	92	83	85	66	102	98	91	101	107
BALTIMORE, MD	97	97	100	97	90	88	71	104	101	106	102	106
BATON ROUGE, LA	89	89	99	101	72	65	54	104	87	95	97	106
DALLAS, TEX	96	96	92	89	93	112	78	105	94	98	105	106
DURHAM, N.C	92	92	95	98	83	70	73	101	93	94	103	105
HOUSTON, TEX	96	96	97	94	91	104	74	103	93	98	103	104
NASHVILLE, TENN	96	96	92	95	91	95	79	103	108	90	99	108
ORLANDO, FLA	91	91	89	90	86	82	73	99	90	90	100	106
WASHINGTON, D.C.-MD.-VA	103	103	103	105	102	101	98	109	95	107	103	106
NONMETROPOLITAN AREAS 9/	82	82	94	96	66	64	56	94	89	98	96	74
WEST:												
BAKERSFIELD, CALIF	95	95	93	96	92	79	88	104	90	97	105	100
DENVER, COLO	98	98	98	96	94	92	86	100	108	98	99	104
LOS ANGELES-LONG BEACH, CALIF	105	105	99	94	111	148	99	112	95	95	107	103
SAN DIEGO, CALIF	99	99	94	91	102	115	103	104	95	92	105	101
SAN FRANCISCO-OAKLAND, CALIF	109	109	99	99	113	111	114	117	104	116	107	109
SEATTLE-EVERETT, WASH	104	104	101	101	106	95	110	104	101	100	102	107
HONOLULU	110	110	118	116	108	138	87	115	92	105	101	113
NONMETROPOLITAN AREAS 9/	85	85	91	96	72	72	66	89	114	116	99	74
ANCHORAGE, ALASKA	122	122	115	120	129	160	143	112	143	165	121	83

See footnotes at end of table.

Footnotes for 3 budgets, autumn 1973

1/ The family consists of a retired husband and wife, age 65 years or over.
2/ Total budget costs do not include personal income taxes.
3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.
4/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment and insurance on household contents.
5/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.
6/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.
7/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.
8/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.
9/ Places with population of 2,500 to 50,000.

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THREE BUDGETS FOR A RETIRED COUPLE, AUTUMN 1974

The Bureau of Labor Statistics of the U.S. Department of Labor has updated to autumn 1974 its three hypothetical annual budgets for a retired couple and related indexes that can be used to compare the cost of these budgets in selected urban areas. This updating reflects changes in prices between autumn 1973 and autumn 1974.

In the autumn of 1974, the estimated U.S. average annual cost of the budgets for an urban retired couple, excluding personal income taxes, amounted to approximately $4,200 at the lower level and $6,000 and $9,000 at the intermediate and higher levels, respectively, as shown in table A. These costs are about 11 percent greater than the estimated budget costs in autumn 1973. Costs for 39 metropolitan areas, four nonmetropolitan regions, and Anchorage, Alaska, are shown in tables 1-3, and comparative indexes are shown in tables 4-6.

The updated budget costs represent the costs at autumn 1974 prices of three hypothetical lists of goods and services that were specified in the mid-1960's to portray three relative standards of living--simply termed lower, intermediate, and higher--for a retired couple. The cost of the lower budget is not intended to represent the income necessary for subsistence at the poverty level.

Table A. Summary of annual budgets for a retired couple at three levels of living, urban United States, autumn 1974

Component	Lower budget	Intermediate budget	Higher budget
Total budget 1/	$4,228	$6,041	$8,969
Total family consumption	4,046	5,678	8,277
Food	1,334	1,766	2,210
Housing	1,410	2,043	3,199
Transportation	272	527	971
Clothing	195	328	506
Personal care	120	176	258
Medical care	534(P)	537(P)	540(P)
Other family consumption	181	301	595
Other items	182	363	692

1/ For the autumn 1973 and autumn 1974 updating of the budgets for a retired couple, the total budget is defined as the sum of "total family consumption" and "other items." The estimation procedure for the personal income tax component of the retired couples budget is being reviewed for consistency among the budget areas with respect to the taxation of various sources of income and wealth for elderly persons plus the manner in which certain types of tax credits may be claimed.

(P) Preliminary estimate

Note: Because of rounding, sums of individual items may not equal totals.

Method of Updating

Consumption costs were updated to 1974 by applying the change in the Consumer Price Index between autumn 1973 and autumn 1974 for individual areas to the autumn 1973 budget costs for each main class of goods and services. This method of updating is approximate because the Consumer Price Index reflects spending patterns and prices paid for commodities and services purchased by urban wage earners and clerical workers in general, without regard to their family type or level of living. The last direct pricing of the budgets was in spring 1969.

Because the specified lists of goods and services have not been modified since 1967 when the three budgets were first published, changes in consumption costs over subsequent time periods reflect only changes in prices. No adjustments have been made to account for possible substitutions among goods and services made by consumers in response to price changes or the introduction of new types of products on the market.

Table B. Percentage changes in the budgets for a retired couple, autumn 1973 to autumn 1974*

Component	Budget level		
	Lower	Intermediate	Higher
Total budget	11.5%	11.0%	11.1%
Total family consumption	11.5	11.0	11.2
Food	12.9	10.4	10.1
Housing	10.5	11.1	11.3
Transportation	14.3	14.1	15.7
Clothing	9.6	9.0	9.3
Personal care	13.2	12.8	12.7
Medical care	11.3	11.2	11.1
Other family consumption	9.0	8.7	9.0
Other items	11.7	11.0	10.0

*The autumn 1974 cost estimates for medical care contain a preliminary estimate for "out-of-pocket costs for Medicare." The percentage changes are based on an upward revision of the 1973 estimate for "out-of-pocket costs for Medicare."

Changes in Budgets, 1973-74

Between autumn 1973 and 1974, the total cost of the lower, intermediate, and higher budgets rose by 11.5, 11.0, and 11.1 percent, respectively. The percentage increases from autumn 1973 to autumn 1974 for all the components in the three budgets are shown in table B.

Whereas the large increases in total consumption costs from autumn 1972 to autumn 1973 were due primarily to the large rise in food prices, the changes from autumn 1973 to autumn 1974 were the result of substantial increases in all the components.

The increase in food prices from autumn 1973 to autumn 1974 was not as great as the 20 percent increase of the year before, but it was still substantial--approximately 13 percent at the lower level and 10 percent at both the intermediate and higher levels. The greatest impact of the increase in food prices was felt at the lower level because food costs made up a greater proportion of the total cost of consumption at that level.

Housing costs rose at approximately the same rate--11 percent--for all three budget levels but had a greater impact at the higher level because a larger proportion of the total cost of consumption was accounted for by housing at that level.

Transportation costs rose by 14.3, 14.1, and 15.7 percent for the lower, intermediate, and higher budgets, respectively. The higher budget contains the largest proportion of auto ownership. Costs for auto owners increased by between 11 and 22 percent in the budget areas while costs for non-owners increased by no more than 12 percent and even declined in some areas.

The budget costs are updated annually and reflect autumn price levels. Because of the time required to compute the budget costs for three levels of living for each of the published areas at the required level of disaggregation, the Bureau of Labor Statistics is not able to provide estimates at current price levels. During the period from October 1974 to June 1975, the All Items Consumer Price Index for the U.S. rose 5.0 percent. The change in the total budget cost for a retired couple, however, differs from the change in the U.S. All Items CPI for at least two important reasons: (1) the expenditure weights used in the CPI are different from the hypothetical weights used in the budgets, and (2) treatment of homeowner costs is different.

Differences in Budgets among Urban Areas

Area indexes reflect not only difference among the areas in price levels, but also regional variations in consumption patterns, differences in climate, and differences in types of transportation facilities.

Costs were substantially higher in the metropolitan areas than in the nonmetropolitan areas for all three budget levels. Costs were higher in metropolitan areas than in nonmetropolitan areas by 11 percent for the lower budget and by 18 and 21 percent for the intermediate and higher budgets, respectively. For all three budget levels, total budget costs were lowest for small cities in the South. Excluding Honolulu and Anchorage, the highest budget costs were for large metropolitan areas in the Northeast region of the U.S.

Further details on the indexes are presented in tables 4, 5, and 6.

Description of the Three Budgets

The retired couple is defined as a husband, age 65 or over, and his wife. They are assumed to be self-supporting and living in an urban area; they are in reasonably good health and able to take care of themselves. Different qualities and quantities of goods and services are provided for at each level due to variation in assumptions about the manner of living at each level.

Food-at-home costs in the budgets are based on quantities in the 1964 low-, moderate-, and liberal-cost food plans developed by the U.S. Department of Agriculture in accordance with nutritional standards formulated by the National Research Council of the National Academy of Sciences. Also included in the food total is a specified number of meals away from home, which varies at each budget level. Although the U.S. Department of Agriculture now estimates costs of revised 1974 food plans using a new method of estimation, the BLS has retained the 1964 food plans in updating the food-at-home costs to autumn 1974. Only preliminary data were available at the time updating of the food component was undertaken. The new estimation method is currently being

evaluated for possible future use in the budgets. At October 1974 prices, for a family similar to the BLS hypothetical retired couple, the costs of USDA's 1974 food plans were higher than the costs of the 1964 food plans by 10.2 percent for the low-cost plan, 5.5 percent for the moderate-cost plan, and 6.3 percent for the liberal-cost plan.

Shelter allowances for all three budget levels are based on average costs for renter and owned dwellings. Rental costs include contract rent, estimated costs of fuel and utilities where these are not part of the rent, and insurance on household contents. Homeowner costs are based on the assumption that couples own their homes and have completed their mortgage payments.

The medical care component provides for out-of-pocket costs for Medicare and allows for items not covered by Medicare--dental care, eye examinations and eye glasses, most out-of-hospital prescription and non-prescription drugs, and a checkup visit to a physician by Medicare enrollees who do not use any Medicare services within 1 calendar year. Medical costs not covered by Medicare are the same in all three budgets except for very minor differences in the cost of eyeglass frames.

The sources of data, methods of calculation, and quantities of goods and services for all the components in the three budgets are described in detail in BLS Bulletin 1570-6, "Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68." Copies may be obtained at a cost of $4.75 from the National Technical Information Service, U.S. Department of Commerce, Springfield, Virginia 22151. Supplements, with budgets for spring 1969-70, autumn 1971, 1972, and 1973, are available free of charge from BLS Regional Offices.

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Boston, Mass. 02203

Region II
1515 Broadway
New York, N.Y. 10036

Region III
P.O. Box 13309
Phildalphia, Pa. 19101

Region IV
1371 Peachtree St., N.E.
Atlanta, Ga. 30309

Region V
230 South Dearborn St.
Chicago, Ill. 60604

Region VI
555 Griffin Square Bldg., Rm. 221
Dallas, Tex. 75202

Regions VII and VIII
911 Walnut St.
Kansas City, Mo. 64106

Regions IX and X
Box 36017
San Francisco, Calif. 94102

TABLE 1. ANNUAL COSTS OF A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1974

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES	$4228	$4046	$1334	$1237	$97	$1410	$1053	$1019	$1075	$358
METROPOLITAN AREAS 10/	4332	4145	1349	1253	96	1499	1131	1087	1161	368
NONMETROPOLITAN AREAS 11/	3916	3748	1287	1188	100	1145	817	818	817	328
NORTHEAST:										
BOSTON, MASS	4666	4465	1412	1313	99	1957	1574	1286	1766	383
BUFFALO, N.Y	4620	4421	1354	1256	98	1655	1262	1045	1407	393
HARTFORD, CONN	4811	4604	1413	1310	103	1748	1383	1338	1413	365
LANCASTER, PA	4228	4046	1371	1291	80	1365	1023	903	1103	342
NEW YORK-NORTHEASTERN, N.J	4756	4551	1501	1376	125	1920	1541	1174	1786	379
PHILADELPHIA, PA-N.J	4179	3999	1440	1331	109	1477	1126	975	1226	351
PITTSBURGH, PA	4200	4019	1357	1255	102	1317	969	912	1007	348
PORTLAND, MAINE	4500	4306	1355	1267	88	1592	1190	1107	1246	402
NONMETROPOLITAN AREAS 11/	4350	4163	1395	1276	119	1431	1133	1158	1116	298
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	4115	3938	1213	1125	88	1385	1026	1014	1034	359
CHAMPAIGN-URBANA, ILL	4273	4089	1310	1236	74	1425	1052	1105	1016	373
CHICAGO, ILL.-NORTHWESTERN IND	4138	3960	1371	1288	83	1458	1097	1207	1023	361
CINCINNATI, OHIO-KY.-IND	4033	3859	1357	1276	81	1188	861	819	889	327
CLEVELAND, OHIO	4365	4177	1321	1216	105	1458	1104	1031	1152	354
DAYTON, OHIO	4178	3998	1355	1273	82	1309	933	1020	875	376
DETROIT, MICH	4267	4083	1363	1272	91	1340	1017	1072	981	323
GREEN BAY, WIS	4078	3902	1223	1151	72	1327	932	974	904	395
INDIANAPOLIS, IND	4235	4053	1292	1214	78	1379	1024	1058	1002	355
KANSAS CITY, MO.-KANS	4231	4049	1359	1274	85	1289	935	894	962	354
MILWAUKEE, WIS	4237	4055	1252	1173	79	1431	1074	1161	1016	357
MINNEAPOLIS-ST. PAUL, MINN	4279	4095	1313	1228	85	1409	1059	1132	1011	350
ST. LOUIS, MO.-ILL	4141	3963	1369	1278	91	1259	911	877	934	348
WICHITA, KANS	4020	3847	1283	1208	75	1233	877	923	847	356
NONMETROPOLITAN AREAS 11/	3999	3827	1318	1225	93	1191	888	917	869	303
SOUTH:										
ATLANTA, GA	3833	3668	1280	1196	84	1040	673	863	546	367
AUSTIN, TEX	3817	3653	1173	1093	80	1130	762	836	712	368
BALTIMORE, MD	4154	3975	1275	1181	94	1340	953	1055	885	387
BATON ROUGE, LA	3765	3603	1296	1206	90	971	590	676	533	381
DALLAS, TEX	3892	3724	1164	1080	84	1182	823	836	815	359
DURHAM, N.C	4152	3973	1259	1184	75	1369	994	897	1059	375
HOUSTON, TEX	3934	3765	1259	1158	101	1145	763	755	769	382
NASHVILLE, TENN	4012	3839	1215	1139	76	1272	878	889	871	394
ORLANDO, FLA	4118	3941	1202	1122	80	1419	1049	1417	804	370
WASHINGTON, D.C.-MD.-VA	4479	4286	1351	1258	93	1540	1171	1322	1071	369
NONMETROPOLITAN AREAS 11/	3747	3586	1242	1143	99	1046	694	663	715	352
WEST:										
BAKERSFIELD, CALIF	3920	3751	1241	1163	78	1155	797	818	783	358
DENVER, COLO	4104	3927	1308	1220	88	1253	878	833	908	375
LOS ANGELES-LONG BEACH, CALIF	4243	4060	1296	1198	98	1341	989	1177	864	352
SAN DIEGO, CALIF	4163	3984	1271	1176	95	1320	984	1081	920	336
SAN FRANCISCO-OAKLAND, CALIF	4574	4377	1350	1264	86	1539	1171	1266	1108	368
SEATTLE-EVERETT, WASH	4622	4423	1378	1284	94	1619	1225	1169	1263	394
HONOLULU	4801	4594	1624	1528	96	1495	1072	1520	774	423
NONMETROPOLITAN AREAS 11/	3977	3806	1290	1191	99	1155	831	867	807	324
ANCHORAGE, ALASKA	5872	5619	1687	1568	119	2204	1815	2085	1635	389

See footnotes following table 3.

LOWER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE (P)	OTHER FAMILY CONSUMPTION 8/	
URBAN, UNITED STATES 10/	$272	$195	$120	$534	$181	$182
METROPOLITAN AREAS 11/	246	200	119	538	196	187
NONMETROPOLITAN AREAS	351	181	125	521	137	168
NORTHEAST:						
BOSTON, MASS	65	195	112	522	202	201
BUFFALO, N.Y	359	222	121	510	200	199
HARTFORD, CONN	354	213	146	522	208	207
LANCASTER, PA	308	204	109	525	164	182
NEW YORK-NORTHEASTERN, N.J	55	196	120	548	211	205
PHILADELPHIA, PA-N.J	63	187	112	521	199	180
PITTSBURGH, PA	322	198	115	518	192	181
PORTLAND, MAINE 11/	324	205	109	514	207	194
NONMETROPOLITAN AREAS	367	189	120	518	143	187
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	289	220	120	522	189	177
CHAMPAIGN-URBANA, ILL	304	227	116	530	177	184
CHICAGO, ILL.-NORTHWESTERN IND	70	202	121	537	201	178
CINCINNATI, OHIO-KY.-IND	305	187	107	517	198	174
CLEVELAND, OHIO	340	213	137	508	200	188
DAYTON, OHIO	305	198	110	521	200	180
DETROIT, MICH	327	203	123	526	201	184
GREEN BAY, WIS	300	222	115	531	184	176
INDIANAPOLIS, IND	345	192	118	532	195	182
KANSAS CITY, MO.-KANS	333	199	128	548	193	182
MILWAUKEE, WIS	327	212	118	522	193	182
MINNEAPOLIS-ST. PAUL, MINN	318	222	121	517	195	184
ST. LOUIS, MO.-ILL	343	183	111	512	186	178
WICHITA, KANS 11/	313	195	118	521	184	173
NONMETROPOLITAN AREAS	338	199	131	513	137	172
SOUTH:						
ATLANTA, GA	310	184	116	537	201	165
AUSTIN, TEX	321	194	112	538	185	164
BALTIMORE, MD	326	187	119	544	184	179
BATON ROUGE, LA	324	188	114	518	192	162
DALLAS, TEX	335	178	118	557	190	168
DURHAM, N.C	305	188	118	548	186	179
HOUSTON, TEX	331	178	121	545	186	169
NASHVILLE, TENN	313	202	111	533	193	173
ORLANDO, FLA	318	174	105	536	187	177
WASHINGTON, D.C.-MD.-VA 11/	335	186	126	552	196	193
NONMETROPOLITAN AREAS	353	164	121	525	135	161
WEST:						
BAKERSFIELD, CALIF	332	185	114	560	164	169
DENVER, COLO	321	224	117	523	181	177
LOS ANGELES-LONG BEACH, CALIF-	364	198	113	569	179	183
SAN DIEGO, CALIF	350	198	112	558	175	179
SAN FRANCISCO-OAKLAND, CALIF--	372	217	136	566	197	197
SEATTLE-EVERETT, WASH	346	215	125	542	198	199
HONOLULU 11/	422	190	129	537	197	207
NONMETROPOLITAN AREAS	357	199	135	530	140	171
ANCHORAGE, ALASKA	459	256	196	648	169	253

See footnotes following table 3.

TABLE 2. ANNUAL COSTS OF AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1974

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES---10/	$6041	$5678	$1766	$1583	$183	$2043	$1302	$1340	$1282	$741
METROPOLITAN AREAS---11/	6278	5901	1796	1601	195	2198	1399	1439	1378	798
NONMETROPOLITAN AREAS---11/	5331	5010	1677	1530	148	1579	1011	1045	993	568
NORTHEAST:										
BOSTON, MASS	7075	6649	1926	1733	193	2885	2039	1802	2166	846
BUFFALO, N.Y	6663	6262	1827	1632	195	2415	1561	1496	1596	854
HARTFORD, CONN	6873	6460	1920	1703	217	2475	1630	1735	1573	845
LANCASTER, PA	6048	5684	1846	1690	156	1953	1230	1218	1237	723
NEW YORK-NORTHEASTERN, N.J	7105	6678	2051	1784	267	2845	1959	1693	2102	886
PHILADELPHIA, PA-N.J	6346	5964	1953	1726	227	2222	1444	1400	1468	778
PITTSBURGH, PA	6057	5693	1835	1632	203	1959	1209	1149	1242	750
PORTLAND, MAINE---11/	6448	6060	1872	1709	163	2259	1428	1412	1436	831
NONMETROPOLITAN AREAS---11/	5980	5620	1838	1666	172	1985	1442	1439	1444	543
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	5893	5539	1566	1399	167	2025	1269	1258	1275	756
CHAMPAIGN-URBANA, ILL	6227	5852	1712	1554	158	2155	1363	1572	1251	792
CHICAGO, ILL.-NORTHWESTERN IND	6104	5737	1765	1603	162	2093	1311	1512	1202	782
CINCINNATI, OHIO-KY.-IND	5743	5398	1757	1597	160	1773	1071	1077	1067	702
CLEVELAND, OHIO	6260	5883	1719	1518	201	2153	1376	1439	1342	777
DAYTON, OHIO	5857	5505	1757	1606	151	1842	1085	1269	986	757
DETROIT, MICH	6116	5748	1775	1595	180	2036	1284	1410	1216	752
GREEN BAY, WIS	5868	5515	1575	1437	138	2012	1198	1287	1150	814
INDIANAPOLIS, IND	6046	5682	1686	1524	162	2033	1297	1373	1256	736
KANSAS CITY, MO.-KANS	5987	5627	1752	1592	160	1888	1141	1116	1155	747
MILWAUKEE, WIS	6113	5745	1650	1467	183	2123	1334	1459	1267	789
MINNEAPOLIS-ST. PAUL, MINN	6067	5702	1714	1545	169	2029	1245	1426	1148	784
ST. LOUIS, MO.-ILL	5918	5562	1773	1588	185	1897	1123	1103	1133	774
WICHITA, KANS---11/	5716	5372	1629	1494	135	1826	1088	1200	1027	738
NONMETROPOLITAN AREAS---11/	5441	5114	1685	1551	134	1653	1117	1187	1079	536
SOUTH:										
ATLANTA, GA	5563	5228	1739	1554	185	1572	849	1118	704	723
AUSTIN, TEX	5506	5175	1560	1414	146	1698	961	1136	866	737
BALTIMORE, MD	5948	5590	1728	1544	184	1917	1091	1361	946	826
BATON ROUGE, LA	5403	5078	1729	1560	169	1463	726	865	651	737
DALLAS, TEX	5632	5293	1576	1395	181	1766	1041	1168	972	725
DURHAM, N.C	5825	5475	1678	1537	141	1905	1161	1091	1198	744
HOUSTON, TEX	5670	5329	1694	1493	201	1731	971	1000	955	760
NASHVILLE, TENN	5756	5410	1609	1466	143	1864	1085	1201	1022	779
ORLANDO, FLA	5674	5333	1596	1444	152	1858	1125	1486	931	733
WASHINGTON, D.C.-MD.-VA---11/	6360	5977	1830	1652	178	2155	1323	1493	1231	832
NONMETROPOLITAN AREAS---11/	5113	4805	1648	1497	151	1441	852	860	847	589
WEST:										
BAKERSFIELD, CALIF	5596	5259	1599	1456	143	1768	1019	1048	1004	749
DENVER, COLO	5798	5449	1683	1517	166	1842	1042	1107	1007	800
LOS ANGELES-LONG BEACH, CALIF	6013	5651	1684	1488	196	1999	1227	1482	1090	772
SAN DIEGO, CALIF	5880	5526	1662	1452	210	1924	1216	1386	1125	708
SAN FRANCISCO-OAKLAND, CALIF	6489	6099	1748	1574	174	2267	1445	1646	1337	822
SEATTLE-EVERETT, WASH	6456	6068	1797	1594	203	2298	1460	1522	1426	838
HONOLULU---11/	6796	6387	2098	1891	207	2221	1367	2101	971	854
NONMETROPOLITAN AREAS---11/	5302	4983	1617	1473	144	1557	959	1055	922	588
ANCHORAGE, ALASKA	7784	7316	2115	1935	180	2900	2168	2583	1945	732

See footnotes following table 3.

INTERMEDIATE BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE (P)	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES 10/	$527	$ 328	$176	$ 537	$ 301	$ 363
METROPOLITAN AREAS 11/	532	337	172	541	325	378
NONMETROPOLITAN AREAS	512	300	188	525	229	321
NORTHEAST:						
BOSTON, MASS	484	334	161	526	333	426
BUFFALO, N.Y	626	376	173	513	332	401
HARTFORD, CONN	625	356	212	525	347	413
LANCASTER, PA	563	344	161	526	291	364
NEW YORK-NORTHEASTERN, N.J	375	334	177	550	346	427
PHILADELPHIA, PA-N.J	457	315	161	525	331	382
PITTSBURGH, PA	565	329	164	522	319	364
PORTLAND, MAINE 11/	578	342	160	519	330	388
NONMETROPOLITAN AREAS	536	318	184	522	237	360
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	556	376	175	525	316	354
CHAMPAIGN-URBANA, ILL	569	390	170	534	322	375
CHICAGO, ILL.-NORTHWESTERN IND	494	347	172	538	328	367
CINCINNATI, OHIO-KY.-IND	547	327	152	518	324	345
CLEVELAND, OHIO	608	359	197	513	334	377
DAYTON, OHIO	557	334	159	523	333	352
DETROIT, MICH	578	322	176	530	331	368
GREEN BAY, WIS	554	371	161	532	310	353
INDIANAPOLIS, IND	601	329	172	534	327	364
KANSAS CITY, MO.-KANS	587	341	186	549	324	360
MILWAUKEE, WIS	590	363	169	526	324	368
MINNEAPOLIS-ST. PAUL, MINN	562	376	175	519	327	365
ST. LOUIS, MO.-ILL	603	319	153	515	302	356
WICHITA, KANS 11/	571	330	174	524	318	344
NONMETROPOLITAN AREAS	505	328	196	517	230	327
SOUTH:						
ATLANTA, GA	555	318	172	539	333	335
AUSTIN, TEX	577	329	158	542	311	331
BALTIMORE, MD	580	327	178	549	311	358
BATON ROUGE, LA	567	319	167	520	313	325
DALLAS, TEX	596	308	170	561	316	339
DURHAM, N.C	546	315	169	551	311	350
HOUSTON, TEX	578	304	174	547	301	341
NASHVILLE, TENN	566	344	163	535	329	346
ORLANDO, FLA	571	300	153	539	316	341
WASHINGTON, D.C.-MD.-VA 11/	599	318	191	556	328	383
NONMETROPOLITAN AREAS	514	268	179	529	226	308
WEST:						
BAKERSFIELD, CALIF	574	303	169	561	285	337
DENVER, COLO	559	365	174	526	300	349
LOS ANGELES-LONG BEACH, CALIF-	605	325	166	571	301	362
SAN DIEGO, CALIF	594	326	162	563	295	354
SAN FRANCISCO-OAKLAND, CALIF--	636	357	200	569	322	390
SEATTLE-EVERETT, WASH	572	348	180	545	328	388
HONOLULU 11/	699	313	189	541	326	409
NONMETROPOLITAN AREAS	494	346	206	533	230	319
ANCHORAGE, ALASKA	620	443	313	650	275	468

See footnotes following table 3.

TABLE 3. ANNUAL COSTS OF A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1974

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES 10/	$8969	$8277	$2210	$1887	$323	$3199	$1859	$2022	$1789	$1259
METROPOLITAN AREAS 11/	9379	8658	2251	1906	345	3469	2044	2242	1959	1344
NONMETROPOLITAN AREAS	7743	7137	2088	1829	259	2390	1305	1363	1280	1004
NORTHEAST:										
BOSTON, MASS	10972	10140	2371	2033	338	4954	3435	2901	3664	1438
BUFFALO, N.Y	9823	9072	2248	1913	335	3788	2270	2642	2111	1437
HARTFORD, CONN	10016	9251	2283	2002	281	3867	2366	2385	2358	1420
LANCASTER, PA	8731	8056	2282	1977	305	2920	1590	1689	1547	1249
NEW YORK-NORTHEASTERN, N.J	10665	9855	2524	2090	434	4401	2871	2711	2940	1449
PHILADELPHIA, PA-N.J	9417	8694	2418	2026	392	3500	2069	2439	1911	1350
PITTSBURGH, PA	8970	8278	2285	1922	363	3107	1731	1617	1780	1295
PORTLAND, MAINE 11/	9195	8487	2304	2015	289	3309	1821	1826	1819	1407
NONMETPOPOLITAN AREAS 11/	8610	7943	2274	1959	315	2981	1965	1655	2098	935
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	8843	8160	1982	1667	315	3189	1821	1946	1767	1287
CHAMPAIGN-URBANA, ILL	9171	8465	2160	1864	296	3280	1841	1933	1802	1358
CHICAGO, ILL.-NORTHWESTERN IND	9139	8435	2233	1925	308	3320	1906	2449	1673	1333
CINCINNATI, OHIO-KY.-IND	8393	7741	2200	1925	275	2703	1415	1348	1443	1207
CLEVELAND, OHIO	9177	8471	2145	1820	325	3293	1888	1935	1868	1324
DAYTON, OHIO	8773	8095	2200	1925	275	3003	1601	1912	1467	1321
DETROIT, MICH	9489	8761	2248	1932	316	3541	2164	2464	2036	1296
GREEN BAY, WIS	8941	8251	1969	1723	246	3348	1854	2028	1780	1413
INDIANAPOLIS, IND	8871	8186	2149	1835	314	3122	1731	1615	1781	1310
KANSAS CITY, MO.-KANS	9071	8372	2286	1921	365	3061	1689	1724	1674	1291
MILWAUKEE, WIS	9037	8340	2112	1775	337	3300	1894	1992	1852	1325
MINNEAPOLIS-ST. PAUL, MINN	8923	8234	2197	1852	345	3062	1661	1859	1576	1320
ST. LOUIS, MO.-ILL	8698	8025	2260	1913	347	2820	1424	1340	1460	1315
WICHITA, KANS 11/	8476	7819	2035	1792	243	2838	1465	1613	1402	1292
NONMETROPOLITAN AREAS	7827	7215	2111	1866	245	2423	1401	1431	1388	941
SOUTH:										
ATLANTA, GA	8270	7627	2195	1862	333	2550	1257	1580	1119	1212
AUSTIN, TEX	8335	7687	2009	1691	318	2712	1383	1718	1239	1248
BALTIMORE, MD	8815	8134	2217	1851	366	2971	1498	1784	1376	1392
BATON ROUGE, LA	8094	7463	2176	1875	301	2380	1054	1277	959	1245
DALLAS, TEX	8689	8017	2029	1667	362	2995	1656	2246	1403	1258
DURHAM, N.C	8408	7755	2114	1846	268	2761	1447	1406	1465	1233
HOUSTON, TEX	8691	8019	2164	1788	376	2945	1590	2114	1365	1274
NASHVILLE, TENN	8524	7863	1994	1746	248	2937	1552	1930	1390	1304
ORLANDO, FLA	8206	7567	1987	1727	260	2746	1416	1657	1312	1249
WASHINGTON, D.C.-MD.-VA 11/	9381	8660	2282	1979	303	3354	1921	2076	1855	1352
NONMETROPOLITAN AREAS	7497	6908	2050	1787	263	2233	1104	1224	1053	1048
WEST:										
BAKERSFIELD, CALIF	8303	7658	2004	1757	247	2791	1452	1602	1388	1258
DENVER, COLO	8702	8029	2184	1837	347	2937	1537	1819	1416	1319
LOS ANGELES-LONG BEACH, CALIF	9242	8531	2200	1804	396	3357	1993	3014	1556	1283
SAN DIEGO, CALIF	8841	8158	2120	1758	362	3121	1857	2320	1659	1183
SAN FRANCISCO-OAKLAND, CALIF	9570	8836	2229	1905	324	3464	1975	2233	1864	1408
SEATTLE-EVERETT, WASH	9365	8646	2246	1926	320	3425	1982	2070	1944	1362
HONOLULU 11/	9918	9160	2683	2270	413	3450	1976	2874	1591	1393
NONMETROPOLITAN AREAS	7683	7081	1999	1781	218	2363	1231	1475	1126	1051
ANCHORAGE, ALASKA	11001	10167	2648	2340	308	4143	2818	3209	2651	1244

See footnotes at end of table.

HIGHER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE (P)	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES	$971	$506	$258	$540	$595	$692
METROPOLITAN AREAS 10/	989	507	255	544	644	720
NONMETROPOLITAN AREAS 11/	915	501	267	529	447	606
NORTHEAST:						
BOSTON, MASS	916	500	236	529	634	832
BUFFALO, N.Y	1051	557	256	516	656	751
HARTFORD, CONN	1059	527	309	528	678	765
LANCASTER, PA	958	513	236	528	619	675
NEW YORK-NORTHEASTERN, N.J	931	501	263	554	681	810
PHILADELPHIA, PA-N.J	879	466	238	531	662	723
PITTSBURGH, PA	971	490	243	524	658	692
PORTLAND, MAINE 11/	989	504	237	520	624	708
NONMETROPOLITAN AREAS 11/	948	497	260	524	459	667
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	997	570	259	528	635	683
CHAMPAIGN-URBANA, ILL	1014	612	251	537	611	706
CHICAGO, ILL.-NORTHWESTERN IND	908	538	255	539	642	704
CINCINNATI, OHIO-KY.-IND	964	501	226	522	625	652
CLEVELAND, OHIO	1004	558	294	518	659	706
DAYTON, OHIO	960	520	235	526	651	678
DETROIT, MICH	981	536	262	534	659	728
GREEN BAY, WIS	966	574	239	534	621	690
INDIANAPOLIS, IND	994	506	253	539	623	685
KANSAS CITY, MO.-KANS	1040	524	275	552	634	699
MILWAUKEE, WIS	964	559	249	527	629	697
MINNEAPOLIS-ST. PAUL, MINN	971	579	257	524	644	689
ST. LOUIS, MO.-ILL	1104	488	226	519	608	673
WICHITA, KANS 11/	1010	511	257	529	639	657
NONMETROPOLITAN AREAS 11/	893	540	279	522	447	612
SOUTH:						
ATLANTA, GA	978	480	254	543	636	643
AUSTIN, TEX	1045	492	234	545	650	648
BALTIMORE, MD	1011	497	263	552	623	681
BATON ROUGE, LA	1024	475	249	521	638	631
DALLAS, TEX	1063	468	250	564	648	672
DURHAM, N.C	974	470	249	554	633	653
HOUSTON, TEX	1022	467	258	550	613	672
NASHVILLE, TENN	1002	515	238	538	639	661
ORLANDO, FLA	994	449	226	543	622	639
WASHINGTON, D.C.-MD.-VA 11/	1066	477	283	559	639	721
NONMETROPOLITAN AREAS	934	458	255	532	446	589
WEST:						
BAKERSFIELD, CALIF	1027	443	249	565	579	645
DENVER, COLO	964	530	259	530	625	673
LOS ANGELES-LONG BEACH, CALIF-	1086	473	244	573	598	711
SAN DIEGO, CALIF	1029	474	240	570	604	683
SAN FRANCISCO-OAKLAND, CALIF--	1111	519	300	572	641	734
SEATTLE-EVERETT, WASH	1005	508	266	549	647	719
HONOLULU 11/	1079	454	277	546	671	758
NONMETROPOLITAN AREAS 11/	861	585	295	537	441	602
ANCHORAGE, ALASKA	1051	716	443	652	514	834

See footnotes at end of table.

Footnotes for 3 budgets, autumn 1974

1/ The family consists of a retired husband and wife, age 65 years or over.
2/ Total budget costs do not include personal income taxes.
3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.
4/ The average costs of shelter were weighted by the following proportions: Lower budget, 40 percent for renters, 60 percent for homeowners; intermediate budget, 35 percent for renters, 65 percent for homeowners; higher budget, 30 percent for renters, 70 percent for homeowners.
5/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.
6/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.
7/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.
8/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.
9/ Includes allowances for gifts and contributions. The higher budget also includes an allowance for life insurance.
10/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.
11/ Places with population of 2,500 to 50,000.
(P) Preliminary estimate.
NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 4. INDEXES OF COMPARATIVE COSTS BASED ON A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1974
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	102	102	101	101	106	107	108	90	103	99	101	108
NONMETROPOLITAN AREAS 9/	93	93	96	96	81	80	76	129	93	104	98	76
NORTHEAST:												
BOSTON, MASS	110	110	106	106	139	126	164	24	100	93	98	112
BUFFALO, N.Y	109	109	101	102	117	103	131	132	114	101	96	110
HARTFORD, CONN	114	114	106	106	124	131	131	130	109	122	98	115
LANCASTER, PA	100	100	103	104	97	89	103	113	105	91	98	91
NEW YORK-NORTHEASTERN, N.J	112	112	113	111	136	115	166	20	101	100	103	117
PHILADELPHIA, PA-N.J	99	99	108	108	105	96	114	23	96	93	98	110
PITTSBURGH, PA	99	99	102	101	93	89	94	118	102	96	97	106
PORTLAND, MAINE	106	106	102	102	113	109	116	119	105	91	96	114
NONMETROPOLITAN AREAS 9/	103	103	105	103	101	114	104	135	97	100	97	79
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	97	97	91	91	98	100	96	106	113	100	98	104
CHAMPAIGN-URBANA, ILL	101	101	98	100	101	108	95	112	116	97	99	98
CHICAGO, ILL.-NORTHWESTERN IND	98	98	103	104	103	118	95	26	104	101	101	111
CINCINNATI, OHIO-KY.-IND	95	95	102	103	84	80	83	112	96	89	97	109
CLEVELAND, OHIO	103	103	99	98	103	101	107	125	109	114	95	110
DAYTON, OHIO	99	99	102	103	93	100	81	112	102	92	98	110
DETROIT, MICH	101	101	102	103	95	105	91	120	104	102	99	111
GREEN BAY, WIS	96	96	92	93	94	96	84	110	114	96	99	102
INDIANAPOLIS, IND	100	100	97	98	98	104	93	127	98	98	100	108
KANSAS CITY, MO.-KANS	100	100	102	103	91	88	89	122	102	107	103	107
MILWAUKEE, WIS	100	100	94	95	101	114	95	120	109	98	98	107
MINNEAPOLIS-ST. PAUL, MINN	101	101	98	99	100	111	94	117	114	101	97	108
ST. LOUIS, MO.-ILL	98	98	103	103	89	86	87	126	94	92	96	103
WICHITA, KANS	95	95	96	98	87	91	79	115	100	98	98	102
NONMETROPOLITAN AREAS 9/	95	95	99	99	84	90	81	124	102	109	96	76
SOUTH:												
ATLANTA, GA	91	91	96	97	74	85	51	114	94	97	101	111
AUSTIN, TEX	90	90	88	88	80	82	66	118	99	93	101	102
BALTIMORE, MD	98	98	96	95	95	104	82	120	96	99	102	102
BATON ROUGE, LA	89	89	97	97	69	66	50	119	96	95	97	106
DALLAS, TEX	92	92	87	87	84	82	76	123	91	98	104	105
DURHAM, N.C	98	98	94	96	97	88	99	112	96	98	103	103
HOUSTON, TEX	93	93	94	94	81	74	72	122	91	101	102	103
NASHVILLE, TENN	95	95	91	92	90	87	81	115	104	92	100	107
ORLANDO, FLA	97	97	90	91	101	139	75	117	89	88	100	103
WASHINGTON, D.C.-MD.-VA 9/	106	106	101	102	109	130	100	123	95	105	103	108
NONMETROPOLITAN AREAS 9/	89	89	93	92	74	65	67	130	84	101	98	75
WEST:												
BAKERSFIELD, CALIF	93	93	93	94	82	80	73	122	95	95	105	91
DENVER, COLO	97	97	98	99	89	82	84	118	115	97	98	100
LOS ANGELES-LONG BEACH, CALIF	100	100	97	97	95	116	80	134	102	94	107	99
SAN DIEGO, CALIF	98	98	95	95	94	106	86	129	102	93	104	97
SAN FRANCISCO-OAKLAND, CALIF	108	108	101	102	109	124	103	137	111	113	106	109
SEATTLE-EVERETT, WASH	109	109	103	104	115	115	117	127	110	104	101	109
HONOLULU	114	114	122	124	106	149	72	155	97	107	101	109
NONMETROPOLITAN AREAS 9/	94	94	97	96	82	85	75	131	102	113	99	77
ANCHORAGE, ALASKA	139	139	126	127	156	205	152	169	131	163	121	93

See footnotes following table 6.

TABLE 5. INDEXES OF COMPARATIVE COSTS BASED ON AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1974
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	104	104	102	101	108	107	107	101	103	98	101	108
NONMETROPOLITAN AREAS 9/	88	88	95	97	77	78	77	97	91	107	98	76
NORTHEAST:												
BOSTON, MASS	117	117	109	109	141	134	169	92	102	91	98	111
BUFFALO, N.Y	110	110	103	103	118	112	124	119	115	98	96	110
HARTFORD, CONN	114	114	109	108	121	129	123	119	109	120	98	115
LANCASTER, PA	100	100	105	107	96	91	96	107	105	91	98	97
NEW YORK-NORTHEASTERN, N.J	118	118	116	113	139	126	164	71	102	101	102	115
PHILADELPHIA, PA-N.J	105	105	111	109	109	104	115	87	96	91	98	110
PITTSBURGH, PA	100	100	104	103	96	86	97	107	100	93	97	106
PORTLAND, MAINE	107	107	106	108	111	105	112	110	104	91	97	110
NONMETROPOLITAN AREAS 9/	99	99	104	105	97	107	113	102	97	105	97	79
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	98	98	89	88	99	94	93	106	115	99	98	105
CHAMPAIGN-URBANA, ILL	103	103	97	98	105	117	98	108	119	97	99	107
CHICAGO, ILL.-NORTHWESTERN IND	101	101	100	101	102	113	94	94	106	98	100	109
CINCINNATI, OHIO-KY.-IND	95	95	99	101	87	80	83	104	100	86	96	108
CLEVELAND, OHIO	104	104	97	96	105	107	105	115	109	112	96	111
DAYTON, OHIO	97	97	99	101	90	95	77	106	102	90	97	111
DETROIT, MICH	101	101	101	101	100	105	95	110	98	100	99	110
GREEN BAY, WIS	97	97	89	91	98	96	90	105	113	91	99	103
INDIANAPOLIS, IND	100	100	95	96	100	102	98	114	100	98	99	109
KANSAS CITY, MO.-KANS	99	99	99	101	92	83	90	111	104	106	102	108
MILWAUKEE, WIS	101	101	93	93	104	109	99	112	111	96	98	108
MINNEAPOLIS-ST. PAUL, MINN	100	100	97	98	99	106	90	107	115	99	97	109
ST. LOUIS, MO.-ILL	98	98	100	100	93	82	88	114	97	87	96	100
WICHITA, KANS	95	95	92	94	89	90	80	108	101	99	98	106
NONMETROPOLITAN AREAS 9/	90	90	95	98	81	89	84	96	100	111	96	76
SOUTH:												
ATLANTA, GA	92	92	98	98	77	83	55	105	97	98	100	111
AUSTIN, TEX	91	91	88	89	83	85	68	109	100	90	101	103
BALTIMORE, MD	98	98	98	98	94	102	74	110	100	101	102	103
BATON ROUGE, LA	89	89	98	99	72	65	51	108	97	95	97	104
DALLAS, TEX	93	93	89	88	86	87	76	113	94	97	104	105
DURHAM, N.C	96	96	95	97	93	81	93	104	96	96	103	103
HOUSTON, TEX	94	94	96	94	85	75	74	110	93	99	102	100
NASHVILLE, TENN	95	95	91	93	91	90	80	107	105	93	100	109
ORLANDO, FLA	94	94	90	91	91	111	73	108	91	87	100	105
WASHINGTON, D.C.-MD.-VA	105	105	104	104	105	111	96	114	97	109	104	109
NONMETROPOLITAN AREAS 9/	85	85	93	95	71	64	66	98	82	102	99	75
WEST:												
BAKERSFIELD, CALIF	93	93	91	92	87	78	78	109	92	96	104	95
DENVER, COLO	96	96	95	96	90	83	79	106	111	99	98	100
LOS ANGELES-LONG BEACH, CALIF	100	100	95	94	98	111	85	115	99	94	106	100
SAN DIEGO, CALIF	97	97	94	92	94	103	88	113	99	92	105	98
SAN FRANCISCO-OAKLAND, CALIF	107	107	99	99	111	123	104	121	109	114	106	107
SEATTLE-EVERETT, WASH	107	107	102	101	112	114	111	109	106	102	101	109
HONOLULU	112	112	119	119	109	157	76	133	95	107	101	108
NONMETROPOLITAN AREAS 9/	88	88	92	93	76	79	72	94	105	117	99	76
ANCHORAGE, ALASKA	129	129	120	122	142	193	152	118	135	178	121	91

See footnotes following table 6.

TABLE 6. INDEXES OF COMPARATIVE COSTS BASED ON A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1974
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	105	105	102	101	108	111	110	102	100	99	101	108
NONMETROPOLITAN AREAS 9/	86	86	94	97	75	67	72	94	99	103	98	75
NORTHEAST:												
BOSTON, MASS	122	123	107	108	155	143	205	94	99	91	98	107
BUFFALO, N.Y	110	110	102	101	118	131	118	108	110	99	96	110
HARTFORD, CONN	112	112	103	106	121	118	132	109	104	120	98	114
LANCASTER, PA	97	97	103	105	91	84	86	99	101	91	98	104
NEW YORK-NORTHEASTERN, N.J	119	119	114	111	138	134	164	96	99	102	103	114
PHILADELPHIA, PA-N.J	105	105	109	107	109	121	107	91	92	92	98	111
PITTSBURGH, PA	100	100	103	102	97	80	99	100	97	94	97	111
PORTLAND, MAINE	103	103	104	107	103	90	102	102	100	92	96	105
NONMETROPOLITAN AREAS 9/	96	96	103	104	93	82	117	98	98	101	97	77
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	99	99	90	88	100	96	99	103	113	100	98	107
CHAMPAIGN-URBANA, ILL	102	102	98	99	103	96	101	104	121	97	99	103
CHICAGO, ILL.-NORTHWESTERN IND	102	102	101	102	104	121	94	94	106	99	100	108
CINCINNATI, OHIO-KY.-IND	94	94	100	102	84	67	81	99	99	88	97	105
CLEVELAND, OHIO	102	102	97	96	103	96	104	103	110	114	96	111
DAYTON, OHIO	98	98	100	102	94	95	82	99	103	91	97	109
DETROIT, MICH	106	106	102	102	111	122	114	101	106	102	99	111
GREEN BAY, WIS	100	100	89	91	105	100	99	99	113	93	99	104
INDIANAPOLIS, IND	99	99	97	97	98	80	100	102	100	98	100	105
KANSAS CITY, MO.-KANS	101	101	103	102	96	85	94	107	104	107	102	107
MILWAUKEE, WIS	101	101	96	94	103	99	104	99	110	97	98	106
MINNEAPOLIS-ST. PAUL, MINN	99	99	99	98	96	92	88	100	114	100	97	108
ST. LOUIS, MO.-ILL	97	97	102	101	88	66	82	114	96	88	96	102
WICHITA, KANS	95	94	92	95	89	80	78	104	101	100	98	107
NONMETROPOLITAN AREAS 9/	87	87	96	99	76	71	78	92	107	108	97	75
SOUTH:												
ATLANTA, GA	92	92	99	99	80	78	63	101	95	98	101	107
AUSTIN, TEX	93	93	91	90	85	85	69	108	97	91	101	109
BALTIMORE, MD	98	98	100	98	93	88	77	104	98	102	102	105
BATON ROUGE, LA	90	90	98	99	74	63	54	105	94	97	96	107
DALLAS, TEX	97	97	92	88	94	111	78	109	92	97	104	109
DURHAM, N.C	94	94	96	98	86	70	82	100	93	97	103	106
HOUSTON, TEX	97	97	98	95	92	105	76	105	92	100	102	103
NASHVILLE, TENN	95	95	90	93	92	95	78	103	102	92	100	107
ORLANDO, FLA	91	91	90	92	86	82	73	102	89	88	101	105
WASHINGTON, D.C.-MD.-VA	105	105	103	105	105	103	104	110	94	110	104	107
NONMETROPOLITAN AREAS 9/	84	83	93	95	70	61	59	96	91	99	99	75
WEST:												
BAKERSFIELD, CALIF	93	93	91	93	87	79	78	106	88	97	105	97
DENVER, COLO	97	97	99	97	92	90	79	99	105	100	98	105
LOS ANGELES-LONG BEACH, CALIF	103	103	100	96	105	149	87	112	93	95	106	101
SAN DIEGO, CALIF	99	99	96	93	98	115	93	106	94	93	106	102
SAN FRANCISCO-OAKLAND, CALIF	107	107	101	101	108	110	104	114	103	116	106	108
SEATTLE-EVERETT, WASH	104	104	102	102	107	102	109	104	100	103	102	109
HONOLULU	111	111	121	120	108	142	89	111	90	107	101	113
NONMETROPOLITAN AREAS 9/	86	86	90	94	74	73	63	89	116	114	99	74
ANCHORAGE, ALASKA	123	123	120	124	130	159	148	108	142	172	121	86

See footnotes at end of table.

Footnotes for 3 budgets, autumn 1974

1/ The family consists of a retired husband and wife, age 65 years or over.
2/ Total budget costs do not include personal income taxes.
3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.
4/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment and insurance on household contents.
5/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.
6/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.
7/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.
8/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.
9/ Places with population of 2,500 to 50,000.

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THREE BUDGETS FOR A RETIRED COUPLE, AUTUMN 1975

The Bureau of Labor Statistics of the U.S. Department of Labor has updated to autumn 1975 its three hypothetical annual budgets for a retired couple and related area cost indexes that can be used to compare the cost of these budgets in selected urban areas. This updating reflects changes in prices between autumn (September, October, November) 1974 and autumn 1975.

In the autumn of 1975, the estimated U.S. average annual cost of the lower level budget for an urban retired couple, excluding personal income taxes, amounted to approximately $4,500. At the intermediate and higher levels, the budget costs amounted to $6,500 and $9,600, respectively, as is shown in table A. Costs for all the budgets are about 7 percent greater than the estimated budget costs for the autumn of 1974. Costs for 39 metropolitan areas, four nonmetropolitan regions, and Anchorage, Alaska, are shown in tables 1-3, and comparative indexes are shown in tables 4-6.

The updated budget costs represent the costs at autumn 1975 prices of three hypothetical lists of goods and services that were specified in the mid-1960's to portray three relative levels of living--simply termed lower, intermediate, and higher--for a retired couple. The cost of the lower budget is not intended to represent the income necessary for subsistence at the poverty level, but simply represents a level relatively lower than the intermediate budget.

Table A. Summary of annual budgets for a retired couple at three levels of living, urban United States, autumn 1975

Component	Lower budget	Intermediate budget	Higher budget
Total budget 1/	$4,501	$6,465	$9,598
Total family consumption	4,308	6,076	8,863
Food	1,427	1,912	2,398
Housing	1,514	2,192	3,430
Transportation	297	577	1,059
Clothing	198	334	514
Personal care	128	188	275
Medical care	552 (P)	555 (P)	559 (P)
Other family consumption	191	317	628
Other items	194	389	736

1/ For the autumn 1973, 1974, and 1975 updating of the budgets for a retired couple, the total budget is defined as the sum of "total family consumption" and "other items." Income taxes are not included in the total budgets.
(P) Preliminary estimate.
NOTE: Because of rounding, sums of individual items may not equal totals.

Method of Updating

Consumption costs were updated to 1975 by applying the change in the Consumer Price Index between autumn 1974 and autumn 1975 for individual areas to the autumn 1974 budget costs for each main class of goods and services. This method of updating is approximate because the Consumer Price Index (CPI) reflects spending patterns and prices paid for commodities and services purchased by urban wage earners and clerical workers in general, without regard to their family type or level of living. The spending behavior of retired couples may differ from the patterns of the CPI family. The last direct pricing of the budgets was in spring 1969.

Changes in consumption costs reflect only changes in prices. The hypothetical market baskets are based to a large extent on analysis of expenditure and consumption patterns of the early 1960's when these budgets were developed; the baskets have been held constant since then.

Table B. Percentage changes in the budgets for a retired couple, autumn 1974 to autumn 1975

Component	Budget level		
	Lower	Intermediate	Higher
Total budget	6.5	7.0	7.0
Total family consumption	6.5	7.0	7.1
Food	7.0	8.3	8.5
Housing	7.4	7.3	7.2
Transportation	9.2	9.5	9.1
Clothing	1.5	1.8	1.6
Personal care	6.7	6.8	6.6
Medical care 1/	3.4	3.4	3.5
Other family consumption	5.5	5.3	5.6
Other items	6.6	7.2	6.4

1/ The autumn 1975 cost estimates for medical care contain a preliminary estimate for "out-of-pocket" costs for Medicare.

Changes in Budgets, 1974-75

Between autumn 1974 and 1975, the total cost of the lower budget rose by 6.5 percent, and the intermediate and higher budgets rose 7.0 percent--all smaller changes than in the previous 2 years. The percentage increases from autumn 1974 to autumn 1975 for all the components in the three budgets are shown in table B.

The increase in food prices from autumn 1974 to autumn 1975 was approximately 7 percent at the lower level and 8 percent at both the intermediate and higher levels, compared with increases of 13 percent and 10 percent a year earlier.

Transportation costs rose the most--over 9 percent for each budget level--as a result of large cost increases for both public and private transportation.

Housing costs rose at approximately the same rate--7 percent--for all three budget levels but had a greater impact at the higher level because the proportion of the total cost of consumption accounted for by housing is larger at that level.

The budget costs are updated annually and reflect autumn price levels. Because of the time required to compute the budget costs for three levels of living for each of the published areas at the required level of disaggregation, the Bureau of Labor Statistics is not able to provide estimates at current price levels. During the period from October 1975 to June 1976, the All Items Consumer Price Index for the U.S. rose 3.3 percent. The change in the total budget cost for a retired couple, however, differs from the change in the U.S. All Items CPI for at least two important reasons: (1) the expenditure weights used in the CPI are different from the hypothetical weights used in the budgets, and (2) treatment of homeownership costs is different.

Description of the Three Budgets

The retired couple is defined as a husband, age 65 or over, and his wife. They are assumed to be self-supporting and living in an urban area; they are in reasonably good health and able to take care of themselves. Different qualities and quantities of goods and services are provided for each level due to variation in assumptions about the manner of living at each level. Area market baskets reflect regional variations

in consumption patterns, differences in climate, and differences in types of transportation facilities.

Food-at-home costs in the budgets are based on quantities in the 1964 low-, moderate-, and liberal-cost food plans developed by the U.S. Department of Agriculture in accordance with nutritional standards formulated by the National Research Council of the National Academy of Sciences. Also included in the food total is a specified number of meals away from home and an allowance for guest meals, which vary at each budget level.

Shelter allowances for all three budget levels are based on average costs for rented and owned dwellings. Rental costs include contract rent, estimated costs of fuel and utilities where these are not part of the rent, and insurance on household contents. Homeowner costs are based on the assumption that retired couples own their homes and have no payments for mortgage principal and interest.

The medical care component provides for "out-of-pocket" costs for Medicare and allows for items not covered by Medicare--dental care, eye glasses, most out-of-hospital prescription and non-prescription drugs, and a checkup visit to a physician by Medicare enrollees who do not use any Medicare services within 1 calendar year. Medical costs not covered by Medicare are the same for all three budget levels except for very minor differences in the cost of eyeglass frames.

The sources of data, methods of calculation, and quantities of goods and services for all the components in the three budgets are described in detail in BLS Bulletin 1570-6, "Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68." Copies may be obtained under accession number PB227521/AS at a cost of $4.75 from the National Technical Information Service, U.S. Department of Commerce, Springfield, Virginia 22151. Supplements, with budgets for spring 1969-70, autumn 1971, 1972, 1973, and 1974, are available free of charge from BLS Regional Offices.

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TABLE 1. ANNUAL COSTS OF A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1975

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES--10/	$ 4501	$ 4308	$1427	$ 1323	$ 104	$ 1514	$1131	$ 1071	$ 1170	$ 383
METROPOLITAN AREAS--11/	4606	4407	1441	1338	103	1605	1211	1144	1256	394
NONMETROPOLITAN AREAS	4189	4009	1385	1278	108	1241	889	853	912	352
NORTHEAST:										
BOSTON, MASS	4961	4747	1514	1407	107	2070	1667	1344	1883	403
BUFFALO, N.Y	4810	4699	1438	1334	104	1777	1357	1117	1517	420
HARTFORD, CONN	5065	4847	1509	1399	110	1940	1452	1393	1492	388
LANCASTER, PA	4500	4306	1464	1377	87	1465	1100	943	1205	368
NEW YORK-NORTHEASTERN, N.J	5017	4801	1581	1449	132	2035	1631	1259	1879	407
PHILADELPHIA, PA-N.J	4456	4264	1553	1434	119	1591	1213	1044	1325	378
PITTSBURGH, PA	4423	4233	1442	1333	109	1391	1021	953	1066	370
PORTLAND, MAINE--11/	4792	4586	1498	1405	93	1678	1253	1169	1309	425
NONMETROPOLITAN AREAS--11/	4657	4456	1511	1382	129	1536	1211	1215	1208	325
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	4472	4279	1323	1225	98	1539	1157	1093	1200	382
CHAMPAIGN-URBANA, ILL	4579	4382	1436	1358	78	1506	1105	1160	1068	401
CHICAGO, ILL.-NORTHWESTERN IND	4349	4161	1460	1369	91	1523	1142	1253	1068	387
CINCINNATI, OHIO-KY,-IND	4286	4101	1429	1343	86	1294	944	852	1006	350
CLEVELAND, OHIO	4624	4425	1429	1313	116	1543	1166	1081	1222	377
DAYTON, OHIO	4383	4184	1428	1338	90	1379	984	1057	935	395
DETROIT, MICH	4506	4312	1417	1319	98	1441	1095	1118	1080	346
GREEN BAY, WIS	4313	4127	1302	1224	78	1416	978	1022	949	438
INDIANAPOLIS, IND	4522	4327	1402	1319	83	1497	1100	1091	1106	387
KANSAS CITY, MO.-KANS	4490	4297	1462	1370	92	1367	981	925	1019	386
MILWAUKEE, WIS	4553	4357	1335	1250	85	1575	1203	1238	1180	372
MINNEAPOLIS-ST. PAUL, MINN	4561	4365	1426	1330	96	1523	1156	1190	1133	367
ST. LOUIS, MO.-ILL	4416	4226	1474	1377	97	1347	965	904	1005	382
WICHITA, KANS--11/	4349	4162	1401	1317	84	1351	951	1009	912	400
NONMETROPOLITAN AREAS--11/	4235	4053	1387	1287	100	1285	957	966	951	328
SOUTH:										
ATLANTA, GA	4084	3908	1385	1294	91	1113	718	888	605	395
AUSTIN, TEX	4140	3962	1256	1169	87	1290	894	852	902	396
BALTIMORE, MD	4389	4200	1342	1239	103	1430	1008	1109	941	422
BATON ROUGE, LA-	3993	3821	1412	1317	95	1003	618	698	565	391
DALLAS, TEX------	4154	3975	1273	1183	90	1256	880	879	881	376
DURHAM, N.C	4416	4226	1340	1259	81	1466	1064	930	1154	402
HOUSTON, TEX	4256	4073	1365	1256	109	1263	854	819	876	409
NASHVILLE, TENN	4287	4102	1319	1236	83	1371	957	930	975	414
ORLANDO, FLA	4373	4185	1250	1163	87	1547	1146	1406	973	401
WASHINGTON, D.C.-MD.-VA--11/	4727	4523	1424	1324	100	1639	1248	1409	1140	391
NONMETROPOLITAN AREAS--11/	4034	3861	1353	1250	103	1138	763	681	817	375
WEST:										
BAKERSFIELD, CALIF	4166	4006	1347	1262	85	1237	844	868	828	393
DENVER, COLO	4371	4183	1392	1295	97	1346	937	852	994	409
LOS ANGELES-LONG BEACH, CALIF	4553	4357	1387	1279	108	1454	1080	1238	974	374
SAN DIEGO, CALIF	4446	4255	1356	1253	103	1431	1077	1142	1033	354
SAN FRANCISCO-OAKLAND, CALIF	4918	4706	1453	1360	93	1671	1271	1324	1235	400
SEATTLE-EVERETT, WASH	5006	4790	1498	1396	102	1787	1361	1270	1422	426
HONOLULU--11/	5168	4945	1792	1683	109	1580	1117	1580	809	463
NONMETROPOLITAN AREAS--11/	4250	4067	1369	1264	105	1263	916	920	914	347
ANCHORAGE, ALASKA	6569	6286	1858	1710	148	2577	2001	2356	1765	576

SEE FOOTNOTES FOLLOWING TABLE 3.

LOWER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE (P)	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES---10/	$ 297	$ 198	$ 129	$ 552	$ 191	$ 194
METROPOLITAN AREAS---11/	269	202	127	557	206	198
NONMETROPOLITAN AREAS	381	187	134	536	145	180
NORTHEAST:						
BOSTON, MASS	71	206	121	541	224	214
BUFFALO, N.Y	390	233	132	522	207	211
HARTFORD, CONN	378	210	154	535	220	218
LANCASTER, PA	333	206	120	539	176	194
NEW YORK-NORTHEASTERN, N.J	75	193	126	569	219	216
PHILADELPHIA, PA-N.J	65	184	119	544	208	192
PITTSBURGH, PA	349	192	121	535	203	190
PORTLAND, MAINE---11/	345	215	112	522	216	206
NONMETROPOLITAN AREAS	403	193	120	533	151	201
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	316	228	131	540	202	193
CHAMPAIGN-URBANA, ILL	332	243	130	550	185	197
CHICAGO, ILL.-NORTHWESTERN IND	71	203	127	560	211	187
CINCINNATI, OHIO-KY,-IND	328	193	112	534	211	185
CLEVELAND, OHIO	352	211	150	524	216	199
DAYTON, OHIO	325	200	115	540	207	189
DETROIT, MICH	352	206	133	552	211	194
GREEN BAY, WIS	325	217	124	545	198	186
INDIANAPOLIS, IND	368	196	125	544	205	195
KANSAS CITY, MO.-KANS	361	202	141	561	203	193
MILWAUKEE, WIS	348	228	129	540	202	196
MINNEAPOLIS-ST. PAUL, MINN	341	208	132	531	204	196
ST. LOUIS, MO.-ILL	371	184	123	529	198	190
WICHITA, KANS---11/	340	203	128	544	195	187
NONMETROPOLITAN AREAS	362	209	139	526	145	182
SOUTH:						
ATLANTA, GA	328	189	123	559	211	176
AUSTIN, TEX	342	203	118	558	195	178
BALTIMORE, MD	351	190	130	558	199	189
BATON ROUGE, LA	354	198	122	527	199	172
DALLAS, TEX	364	179	128	574	201	179
DURHAM, N.C	339	193	126	562	201	190
HOUSTON, TEX	355	187	131	573	199	183
NASHVILLE, TENN	340	205	115	549	203	185
ORLANDO, FLA	350	175	115	550	198	188
WASHINGTON, D.C.-MD.-VA---11/	364	187	134	569	206	204
NONMETROPOLITAN AREAS	385	169	130	540	141	173
WEST:						
BAKERSFIELD, CALIF	366	179	116	584	177	180
DENVER, COLO	351	241	120	541	192	188
LOS ANGELES-LONG BEACH, CALIF-	406	202	122	592	194	196
SAN DIEGO, CALIF	384	200	118	580	186	191
SAN FRANCISCO-OAKLAND, CALIF-	408	220	147	598	209	212
SEATTLE-EVERETT, WASH	377	220	134	562	212	216
HONOLULU---11/	463	196	144	556	214	223
NONMETROPOLITAN AREAS	394	202	141	546	152	163
ANCHORAGE, ALASKA	508	268	212	680	183	283

SEE FOOTNOTES FOLLOWING TABLE 3.

TABLE 2. ANNUAL COSTS OF AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1975

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES	$ 6465	$ 6076	$ 1912	$ 1715	$ 197	$ 2192	$1398	$1409	$1393	$ 794
METROPOLITAN AREAS 10/	6711	6307	1940	1731	210	2354	1499	1515	1490	855
NONMETROPOLITAN AREAS 11/	5728	5384	1828	1669	159	1707	1097	1090	1101	610
NORTHEAST:										
BOSTON, MASS	7575	7119	2081	1872	209	3054	2163	1884	2313	891
BUFFALO, N.Y	7101	6674	1958	1751	207	2586	1673	1599	1713	913
HARTFORD, CONN	7255	6819	2065	1833	232	2607	1710	1806	1659	897
LANCASTER, PA	6461	6072	1985	1816	169	2101	1324	1272	1352	777
NEW YORK-NORTHEASTERN, N.J	7540	7086	2178	1896	282	3023	2072	1816	2210	951
PHILADELPHIA, PA-N.J	6807	6398	2131	1882	249	2398	1560	1500	1592	838
PITTSBURGH, PA	6422	6036	1973	1757	216	2066	1268	1201	1304	798
PORTLAND, MAINE	6894	6479	2086	1914	172	2382	1503	1491	1509	879
NONMETROPOLITAN AREAS 11/	6422	6036	2006	1820	186	2130	1537	1510	1552	593
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	6437	6050	1737	1552	185	2241	1437	1356	1481	804
CHAMPAIGN-URBANA, ILL	6706	6303	1898	1731	167	2284	1431	1651	1312	853
CHICAGO, ILL.-NORTHWESTERN IND	6464	6075	1911	1734	177	2199	1360	1569	1247	839
CINCINNATI, OHIO-KY.-IND	6137	5768	1874	1704	170	1929	1178	1121	1208	751
CLEVELAND, OHIO	6663	6262	1889	1667	222	2279	1452	1509	1421	827
DAYTON, OHIO	6161	5790	1869	1703	166	1936	1140	1314	1047	796
DETROIT, MICH	6515	6123	1871	1676	195	2185	1380	1470	1332	805
GREEN BAY, WIS	6231	5856	1692	1543	149	2146	1244	1351	1186	902
INDIANAPOLIS, IND	6490	6100	1864	1691	173	2190	1387	1416	1371	803
KANSAS CITY, MO.-KANS	6398	6013	1908	1735	173	2013	1198	1154	1221	815
MILWAUKEE, WIS	6590	6194	1779	1582	197	2330	1507	1556	1480	823
MINNEAPOLIS-ST. PAUL, MINN	6472	6083	1881	1690	191	2183	1362	1499	1288	821
ST. LOUIS, MO.-ILL	6355	5973	1939	1741	198	2037	1188	1137	1216	849
WICHITA, KANS	6223	5849	1807	1656	151	2006	1177	1312	1104	829
NONMETROPOLITAN AREAS 11/	5798	5449	1801	1657	144	1782	1201	1250	1175	581
SOUTH:										
ATLANTA, GA	5950	5592	1901	1701	200	1685	907	1150	776	778
AUSTIN, TEX	5998	5637	1691	1532	159	1932	1138	1199	1105	794
BALTIMORE, MD	6329	5948	1844	1643	201	2055	1153	1431	1004	902
BATON ROUGE, LA	5758	5412	1911	1732	179	1514	758	893	685	756
DALLAS, TEX	6032	5669	1741	1548	193	1875	1115	1228	1054	760
DURHAM, N.C	6248	5872	1819	1667	152	2041	1244	1131	1305	797
HOUSTON, TEX	6154	5784	1862	1645	217	1900	1086	1085	1087	814
NASHVILLE, TENN	6178	5806	1782	1626	156	1994	1175	1256	1132	819
ORLANDO, FLA	6084	5718	1685	1520	165	2050	1256	1474	1138	794
WASHINGTON, D.C.-MD.-VA	6738	6333	1951	1759	192	2292	1410	1591	1312	882
NONMETROPOLITAN AREAS 11/	5529	5196	1824	1660	164	1562	934	883	961	628
WEST:										
BAKERSFIELD, CALIF	6004	5643	1756	1600	156	1896	1074	1113	1053	822
DENVER, COLO	6219	5845	1817	1634	183	1985	1113	1132	1102	872
LOS ANGELES-LONG BEACH, CALIF	6488	6098	1824	1608	216	2166	1345	1559	1229	821
SAN DIEGO, CALIF	6302	5923	1790	1563	227	2082	1336	1464	1267	746
SAN FRANCISCO-OAKLAND, CALIF	7009	6587	1903	1715	188	2467	1573	1722	1493	894
SEATTLE-EVERETT, WASH	7020	6598	1978	1759	219	2532	1625	1654	1609	907
HONOLULU	7339	6898	2334	2100	234	2349	1414	2184	999	935
NONMETROPOLITAN AREAS 11/	5683	5341	1735	1582	153	1698	1068	1119	1041	630
ANCHORAGE, ALASKA	8807	8277	2347	2124	223	3460	2376	2919	2083	1084

SEE FOOTNOTES FOLLOWING TABLE 3.

INTERMEDIATE BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE (P)	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES 10/	$577	$334	$188	$555	$317	$389
METROPOLITAN AREAS 11/	584	342	184	560	343	404
NONMETROPOLITAN AREAS 11/	556	310	200	540	242	345
NORTHEAST:						
BOSTON, MASS	543	354	174	545	368	456
BUFFALO, N.Y	680	393	188	525	344	427
HARTFORD, CONN	670	350	223	538	366	436
LANCASTER, PA	610	346	177	540	313	389
NEW YORK-NORTHEASTERN, N.J	440	330	186	571	358	454
PHILADELPHIA, PA-N.J	493	311	171	549	345	409
PITTSBURGH, PA	611	338	172	540	336	386
PORTLAND, MAINE	616	359	164	528	344	415
NONMETROPOLITAN AREAS 11/	589	325	199	537	250	386
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	608	391	192	543	338	387
CHAMPAIGN-URBANA, ILL	622	416	191	554	338	403
CHICAGO, ILL.-NORTHWESTERN IND	531	348	180	562	344	389
CINCINNATI, OHIO-KY.-IND	588	338	159	535	345	369
CLEVELAND, OHIO	634	355	216	529	360	401
DAYTON, OHIO	595	336	166	543	345	371
DETROIT, MICH	622	352	190	556	347	392
GREEN BAY, WIS	601	363	173	546	335	375
INDIANAPOLIS, IND	642	334	182	546	342	390
KANSAS CITY, MO.-KANS	637	347	204	562	342	385
MILWAUKEE, WIS	628	391	184	544	338	396
MINNEAPOLIS-ST. PAUL, MINN	603	350	190	533	343	389
ST. LOUIS, MO.-ILL	653	321	170	532	321	382
WICHITA, KANS	619	344	189	547	337	374
NONMETROPOLITAN AREAS 11/	541	343	208	531	243	349
SOUTH:						
ATLANTA, GA	588	325	183	561	349	358
AUSTIN, TEX	615	343	167	562	327	361
BALTIMORE, MD	623	332	195	563	336	381
BATON ROUGE, LA	620	335	178	530	324	346
DALLAS, TEX	648	308	185	579	333	363
DURHAM, N.C	608	324	180	565	335	376
HOUSTON, TEX	621	318	188	575	320	370
NASHVILLE, TENN	616	348	169	552	345	372
ORLANDO, FLA	627	300	168	553	335	366
WASHINGTON, D.C.-MD.-VA	651	318	203	573	345	405
NONMETROPOLITAN AREAS 11/	560	276	192	545	237	333
WEST:						
BAKERSFIELD, CALIF	633	293	172	585	308	361
DENVER, COLO	611	391	178	544	319	374
LOS ANGELES-LONG BEACH, CALIF	676	331	180	595	326	390
SAN DIEGO, CALIF	650	329	171	586	315	379
SAN FRANCISCO-OAKLAND, CALIF	696	361	217	601	342	422
SEATTLE-EVERETT, WASH	623	357	192	565	351	422
HONOLULU	765	324	211	560	355	441
NONMETROPOLITAN AREAS 11/	545	349	216	549	249	342
ANCHORAGE, ALASKA	687	463	339	682	299	530

SEE FOOTNOTES FOLLOWING TABLE 3.

TABLE 3. ANNUAL COSTS OF A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1975

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES	$ 9598	$ 8863	$2398	$ 2050	$ 349	$ 3430	$1995	$2128	$ 1938	$ 1349
METROPOLITAN AREAS 10/	10025	9260	2438	2066	372	3713	2188	2364	2113	1439
NONMETROPOLITAN AREAS 11/	8320	7673	2281	2001	280	2581	1416	1420	1415	1078
NORTHEAST:										
BOSTON, MASS	11773	10886	2568	2201	367	5250	3649	3033	3913	1515
BUFFALO, N.Y	10479	9682	2413	2058	355	4048	2426	2824	2255	1536
HARTFORD, CONN	10587	9782	2459	2158	301	4081	2487	2483	2489	1508
LANCASTER, PA	9325	8608	2459	2128	331	3139	1711	1763	1688	1342
NEW YORK-NORTHEASTERN, N.J	11280	10427	2686	2227	459	4673	3031	2908	3084	1556
PHILADELPHIA, PA-N.J	10107	9336	2647	2217	430	3775	2234	2613	2072	1455
PITTSBURGH, PA	9520	8790	2463	2076	387	3275	1810	1690	1862	1379
PORTLAND, MAINE	9816	9065	2564	2259	305	3490	1916	1928	1911	1488
NONMETROPOLITAN AREAS 11/	9249	8538	2485	2145	340	3198	2091	1737	2242	1021
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	9662	8922	2205	1855	350	3517	2062	2097	2047	1369
CHAMPAIGN-URBANA, ILL	9876	9121	2395	2082	313	3480	1932	2030	1890	1462
CHICAGO, ILL.-NORTHWESTERN IND	9691	8949	2426	2089	337	3492	1976	2542	1734	1430
CINCINNATI, OHIO-KY,-IND	8977	8285	2349	2058	291	2936	1559	1402	1626	1291
CLEVELAND, OHIO	9827	9075	2363	2004	359	3492	1997	2028	1983	1409
DAYTON, OHIO	9236	8526	2349	2047	302	3158	1683	1980	1555	1389
DETROIT, MICH	10077	9308	2376	2034	342	3792	2318	2569	2211	1388
GREEN BAY, WIS	9500	8771	2122	1856	266	3563	1911	2129	1817	1566
INDIANAPOLIS, IND	9527	8796	2379	2044	335	3361	1845	1666	1921	1430
KANSAS CITY, MO.-KANS	9702	8959	2492	2098	394	3267	1773	1783	1768	1408
MILWAUKEE, WIS	9764	9017	2284	1922	362	3611	2143	2124	2151	1382
MINNEAPOLIS-ST. PAUL, MINN	9521	8791	2420	2031	389	3292	1823	1955	1766	1383
ST. LOUIS, MO.-ILL	9360	8641	2476	2105	371	3038	1509	1382	1563	1443
WICHITA, KANS	9241	8531	2266	1995	271	3121	1584	1764	1507	1451
NONMETROPOLITAN AREAS 11/	8349	7700	2266	2002	264	2608	1502	1507	1500	1020
SOUTH:										
ATLANTA, GA	8842	8159	2402	2042	360	2720	1330	1625	1203	1304
AUSTIN, TEX	9055	8357	2183	1837	346	3045	1615	1813	1530	1344
BALTIMORE, MD	9405	8683	2375	1974	401	3188	1582	1876	1456	1520
BATON ROUGE, LA	8594	7928	2403	2084	319	2465	1102	1318	1009	1277
DALLAS, TEX	9284	8570	2240	1854	386	3165	1760	2361	1503	1319
DURHAM, N.C	9010	8315	2298	2010	288	2957	1549	1458	1588	1322
HOUSTON, TEX	9430	8706	2382	1975	407	3220	1770	2294	1546	1364
NASHVILLE, TENN	9140	8436	2213	1943	270	3125	1668	2018	1518	1371
ORLANDO, FLA	8868	8183	2105	1822	283	3066	1627	1644	1620	1353
WASHINGTON, D.C.-MD.-VA	9952	9192	2437	2110	327	3569	2050	2213	1980	1433
NONMETROPOLITAN AREAS 11/	8096	7465	2270	1984	286	2418	1215	1257	1197	1117
WEST:										
BAKERSFIELD, CALIF	8926	8237	2206	1936	270	2995	1528	1701	1454	1381
DENVER, COLO	9355	8636	2365	1983	382	3161	1638	1860	1543	1437
LOS ANGELES-LONG BEACH, CALIF	9999	9235	2391	1955	436	3635	2185	3171	1762	1364
SAN DIEGO, CALIF	9486	8758	2291	1900	391	3373	2041	2450	1865	1246
SAN FRANCISCO-OAKLAND, CALIF	10350	9562	2431	2081	350	3772	2156	2336	2079	1530
SEATTLE-EVERETT, WASH	10182	9406	2477	2131	346	3764	2204	2249	2185	1474
HONOLULU	10726	9912	2993	2525	468	3655	2044	2988	1639	1525
NONMETROPOLITAN AREAS 11/	8243	7602	2153	1921	232	2568	1356	1565	1267	1126
ANCHORAGE, ALASKA	12525	11585	2957	2575	382	4995	3067	3626	2828	1842

SEE FOOTNOTES AT END OF TABLE.

HIGHER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE (P)	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES	$1059	$ 514	$ 275	$ 559	$628	$736
METROPOLITAN AREAS 10/	1080	513	272	564	680	765
NONMETROPOLITAN AREAS 11/	995	516	285	544	472	647
NORTHEAST:						
BOSTON, MASS	1032	531	255	548	702	887
BUFFALO, N.Y	1150	583	279	528	681	797
HARTFORD, CONN	1141	517	326	541	717	805
LANCASTER, PA	1027	517	259	543	665	717
NEW YORK-NORTHEASTERN, N.J	1016	494	276	576	706	853
PHILADELPHIA, PA-N.J	956	459	252	556	691	771
PITTSBURGH, PA	1056	503	256	542	695	730
PORTLAND, MAINE	1056	530	244	529	652	751
NONMETROPOLITAN AREAS 11/	1042	508	281	540	484	711
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	1094	594	284	546	682	740
CHAMPAIGN-URBANA, ILL	1108	656	282	558	642	755
CHICAGO, ILL.-NORTHWESTEPN IND	987	539	267	563	675	742
CINCINNATI, OHIO-KY,-IND	1042	516	236	540	666	692
CLEVELAND, OHIO	1101	552	322	535	710	752
DAYTON, OHIO	1031	523	245	546	674	710
DETROIT, MICH	1060	546	282	561	691	769
GREEN BAY, WIS	1048	561	257	548	672	729
INDIANAPOLIS, IND	1068	515	267	551	655	731
KANSAS CITY, MO.-KANS	1133	532	302	565	668	743
MILWAUKEE, WIS	1046	602	271	545	658	747
MINNEAPOLIS-ST. PAUL, MINN	1045	538	280	539	677	730
ST. LOUIS, MO.-ILL	1200	491	251	537	648	719
WICHITA, KANS	1103	533	279	553	676	710
NONMETROPOLITAN AREAS 11/	956	565	296	536	473	649
SOUTH:						
ATLANTA, GA	1041	492	270	566	668	683
AUSTIN, TEX	1119	514	247	565	684	698
BALTIMORE, MD	1088	505	288	567	672	722
BATON ROUGE, LA	1108	498	266	531	657	666
DALLAS, TEX	1157	468	272	582	686	714
DURHAM, N.C	1058	485	265	568	684	695
HOUSTON, TEX	1104	489	279	579	653	724
NASHVILLE, TENN	1104	522	247	555	670	704
ORLANDO, FLA	1098	448	248	558	660	685
WASHINGTON, D.C.-MD.-VA	1161	478	300	577	670	760
NONMETROPOLITAN AREAS 11/	1018	472	273	548	466	631
WEST:						
BAKERSFIELD, CALIF	1139	429	254	589	625	689
DENVER, COLO	1065	568	265	548	664	719
LOS ANGELES-LONG BEACH, CALIF	1218	482	264	597	648	764
SAN DIEGO, CALIF	1125	477	253	594	645	728
SAN FRANCISCO-OAKLAND, CALIF	1223	525	325	605	681	788
SEATTLE-EVERETT, WASH	1096	521	284	570	694	776
HONOLULU	1188	469	309	566	732	814
NONMETROPOLITAN AREAS 11/	951	588	309	554	479	641
ANCHORAGE, ALASKA	1166	748	479	684	556	940

SEE FOOTNOTES AT END OF TABLE.

Footnotes for 3 budgets, autumn 1975

1/ The family consists of a retired husband and wife, age 65 years or over.
2/ Total budget costs do not include personal income taxes.
3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.
4/ The average costs of shelter were weighted by the following proportions: Lower budget, 40 percent for renters, 60 percent for homeowners; intermediate budget, 35 percent for renters, 65 percent for homeowners; higher budget, 30 percent for renters, 70 percent for homeowners.
5/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.
6/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.
7/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.
8/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.
9/ Includes allowances for gifts and contributions. The higher budget also includes an allowance for life insurance.
10/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.
11/ Places with population of 2,500 to 50,000.
(P) Preliminary estimate.
NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 4. INDEXES OF COMPARATIVE COSTS BASED ON A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1975
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	102	102	101	101	106	107	107	91	102	99	101	108
NONMETROPOLITAN AREAS 9/	93	93	97	97	82	80	78	128	94	105	97	76
NORTHEAST:												
BOSTON, MASS	110	110	106	106	137	125	161	24	104	95	98	117
BUFFALO, N.Y	109	109	101	101	117	104	130	131	118	103	95	108
HARTFORD, CONN	113	113	106	106	122	130	128	128	106	120	97	115
LANCASTER, PA	100	100	103	104	97	88	103	112	104	94	98	92
NEW YORK-NORTHEASTERN, N.J	111	111	111	110	135	118	161	25	97	98	103	115
PHILADELPHIA, PA-N.J	99	99	109	108	105	97	113	22	93	93	99	109
PITTSBURGH, PA	98	98	101	101	92	89	91	116	97	95	97	106
PORTLAND, MAINE	106	106	105	106	111	109	112	116	109	88	95	113
NONMETROPOLITAN AREAS 9/	103	103	106	104	101	113	103	136	97	101	97	79
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	99	99	93	93	102	102	103	106	115	102	98	106
CHAMPAIGN-URBANA, ILL	102	102	101	103	99	108	91	112	123	102	100	97
CHICAGO, ILL.-NORTHWESTERN IND	97	97	102	103	101	117	91	24	103	99	101	110
CINCINNATI, OHIO-KY,-IND	95	95	100	102	85	80	86	110	97	88	97	110
CLEVELAND, OHIO	103	103	100	99	102	101	104	119	107	117	95	113
DAYTON, OHIO	97	97	100	101	91	99	80	109	101	90	98	108
DETROIT, MICH	100	100	99	100	95	104	92	119	104	104	100	110
GREEN BAY, WIS	96	96	91	93	94	95	81	109	110	97	99	104
INDIANAPOLIS, IND	100	100	98	100	98	102	95	124	99	98	99	107
KANSAS CITY, MO.-KANS	100	100	102	104	90	86	87	122	102	110	102	106
MILWAUKEE, WIS	101	101	94	94	104	116	101	117	115	101	98	106
MINNEAPOLIS-ST. PAUL, MINN	101	101	100	101	101	111	97	115	105	103	96	107
ST. LOUIS, MO.-ILL	98	98	103	104	89	84	86	125	93	96	96	104
WICHITA, KANS	97	97	98	100	89	94	78	114	103	100	99	102
NONMETROPOLITAN AREAS 9/	94	94	97	97	85	90	81	122	106	109	95	76
SOUTH:												
ATLANTA, GA	91	91	97	98	74	83	52	110	95	96	101	110
AUSTIN, TEX	92	92	88	88	85	82	77	115	103	92	101	102
BALTIMORE, MD	98	97	94	94	94	104	80	118	96	102	101	104
BATON ROUGE, LA	89	89	99	100	67	65	68	119	100	95	95	104
DALLAS, TEX	92	92	89	89	93	82	75	123	90	100	104	105
DURHAM, N.C	98	98	94	95	97	87	99	114	97	98	102	105
HOUSTON, TEX	95	95	96	95	83	76	75	120	94	102	104	104
NASHVILLE, TENN	95	95	92	93	91	87	83	114	104	90	99	106
ORLANDO, FLA	97	97	88	88	102	131	83	118	88	90	100	104
WASHINGTON, D.C.-MD.-VA	105	105	100	100	108	132	97	123	94	105	103	108
NONMETROPOLITAN AREAS 9/	90	90	95	94	75	64	70	130	85	102	98	74
WEST:												
BAKERSFIELD, CALIF	93	93	94	95	82	81	71	123	90	91	106	93
DENVER, COLO	97	97	98	98	89	90	85	118	122	94	98	101
LOS ANGELES-LONG BEACH, CALIF	101	101	97	97	96	116	83	137	102	95	107	102
SAN DIEGO, CALIF	99	99	95	95	95	107	88	129	101	92	105	97
SAN FRANCISCO-OAKLAND, CALIF	109	109	102	103	110	124	106	137	111	115	108	109
SEATTLE-EVERETT, WASH	111	111	105	106	118	119	122	127	111	105	102	111
HONOLULU	115	115	126	127	104	148	69	156	99	113	101	112
NONMETROPOLITAN AREAS 9/	94	94	96	96	83	96	78	133	102	110	99	80
ANCHORAGE, ALASKA	146	146	130	129	170	220	151	171	135	166	123	96

SEE FOOTNOTES FOLLOWING TABLE 6.

TABLE 5. INDEXES OF COMPARATIVE COSTS BASED ON AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1975
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES 8/	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 9/	104	104	101	101	107	108	107	101	102	98	101	108
NONMETROPOLITAN AREAS 9/	89	89	96	97	78	77	79	96	93	106	97	76
NORTHEAST:												
BOSTON, MASS	117	117	109	109	139	134	166	94	106	93	98	116
BUFFALO, N.Y	110	110	102	102	118	113	123	118	118	100	95	109
HARTFORD, CONN	112	112	108	107	119	128	119	116	105	119	97	115
LANCASTER, PA	100	100	104	106	96	90	97	106	104	94	97	99
NEW YORK-NORTHEASTERN, N.J	117	117	114	111	138	129	159	76	99	99	103	113
PHILADELPHIA, PA-N.J	105	105	111	110	109	106	114	85	93	91	99	109
PITTSBURGH, PA	99	99	103	102	94	85	94	106	101	91	97	106
PORTLAND, MAINE	107	107	109	112	109	106	108	107	107	87	95	109
NONMETROPOLITAN AREAS 9/	99	99	105	106	97	107	111	102	97	106	97	79
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	100	100	91	90	102	96	106	105	117	102	98	107
CHAMPAIGN-URBANA, ILL	104	104	99	101	104	117	94	108	125	102	100	107
CHICAGO, ILL.-NORTHWESTERN IND	100	100	100	101	100	111	90	92	104	96	101	109
CINCINNATI, OHIO-KY.-IND	95	95	98	99	88	80	87	102	101	85	96	109
CLEVELAND, OHIO	103	103	99	97	104	107	102	110	106	115	95	114
DAYTON, OHIO	95	95	98	99	88	93	75	103	101	88	98	109
DETROIT, MICH	101	101	98	98	100	104	96	108	105	101	100	109
GREEN BAY, WIS	96	96	88	90	98	96	85	104	109	92	98	106
INDIANAPOLIS, IND	100	100	97	99	100	100	98	111	100	97	98	108
KANSAS CITY, MO.-KANS	99	99	100	101	92	82	88	110	104	109	101	108
MILWAUKEE, WIS	102	102	93	92	106	110	106	109	117	98	98	107
MINNEAPOLIS-ST. PAUL, MINN	100	100	98	99	100	106	92	105	105	101	96	108
ST. LOUIS, MO.-ILL	98	98	101	102	93	81	87	113	96	90	96	101
WICHITA, KANS	96	96	95	97	92	93	79	107	103	101	99	106
NONMETROPOLITAN AREAS 9/	90	90	94	97	81	89	84	94	103	111	96	77
SOUTH:												
ATLANTA, GA	92	92	99	99	77	82	56	102	97	97	101	110
AUSTIN, TEX	93	93	88	89	88	85	79	107	103	89	101	103
BALTIMORE, MD	98	98	96	96	94	102	72	108	99	104	101	106
BATON ROUGE, LA	89	89	100	101	69	63	49	107	100	95	95	102
DALLAS, TEX	93	93	91	90	86	87	76	112	92	98	104	105
DURHAM, N.C	97	97	95	97	93	80	94	105	97	96	102	106
HOUSTON, TEX	95	95	97	96	87	77	78	108	95	100	104	101
NASHVILLE, TENN	96	96	93	95	91	89	81	107	104	90	99	109
ORLANDO, FLA	94	94	88	89	94	105	82	109	90	89	100	106
WASHINGTON, D.C.-MD.-VA	104	104	102	103	105	113	94	113	95	108	103	109
NONMETROPOLITAN AREAS 9/	86	86	95	97	71	63	69	97	83	102	98	75
WEST:												
BAKERSFIELD, CALIF	93	93	92	93	86	79	76	110	88	91	105	97
DENVER, COLO	96	96	95	95	91	80	79	106	117	95	98	101
LOS ANGELES-LONG BEACH, CALIF	100	100	95	94	99	111	88	117	99	96	107	103
SAN DIEGO, CALIF	97	97	94	91	95	104	91	113	99	91	106	99
SAN FRANCISCO-OAKLAND, CALIF	108	108	100	100	113	122	107	121	108	115	108	108
SEATTLE-EVERETT, WASH	109	109	103	103	116	117	116	108	107	102	102	111
HONOLULU	114	114	122	122	107	155	72	133	97	112	101	112
NONMETROPOLITAN AREAS 9/	88	88	91	92	77	79	75	94	104	115	99	79
ANCHORAGE, ALASKA	136	136	123	124	158	207	150	119	139	180	123	94

SEE FOOTNOTES FOLLOWING TABLE 6.

TABLE 6. INDEXES OF COMPARATIVE COSTS BASED ON A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1975
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/ 9/	104	104	102	101	108	111	109	102	100	99	101	108
NONMETROPOLITAN AREAS 9/	87	87	95	98	75	67	73	94	100	104	97	75
NORTHEAST:												
BOSTON, MASS	123	123	107	107	153	143	202	97	103	93	98	112
BUFFALO, N.Y	109	109	101	100	118	133	116	109	113	101	94	108
HARTFORD, CONN	110	110	103	105	119	117	128	108	101	119	97	114
LANCASTER, PA	97	97	103	104	92	83	87	97	101	94	97	106
NEW YORK-NORTHEASTERN, N.J	118	118	112	109	136	137	159	96	96	100	103	112
PHILADELPHIA, PA-N.J	105	105	110	108	110	123	107	90	89	92	99	110
PITTSBURGH, PA	99	99	103	101	95	79	96	100	98	93	97	111
PORTLAND, MAINE	102	102	107	110	102	91	99	100	103	89	95	104
NONMETROPOLITAN AREAS 9/	96	96	104	105	93	82	116	98	99	102	97	77
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	101	101	92	90	103	99	106	103	116	103	98	109
CHAMPAIGN-URBANA, ILL	103	103	100	102	101	95	98	105	128	103	100	102
CHICAGO, ILL.-NORTHWESTERN IND	101	101	101	102	102	119	89	93	105	97	101	107
CINCINNATI, OHIO-KY,-IND	94	93	98	100	86	66	84	98	100	86	97	106
CLEVELAND, OHIO	102	102	99	98	102	95	102	104	107	117	96	113
DAYTON, OHIO	96	96	98	100	92	93	80	97	102	89	98	107
DETROIT, MICH	105	105	99	99	111	121	114	100	106	103	100	110
GREEN BAY, WIS	99	99	88	91	104	100	94	99	109	93	98	107
INDIANAPOLIS, IND	99	99	99	100	98	78	99	101	100	97	99	104
KANSAS CITY, MO.-KANS	101	101	104	102	95	84	91	107	104	110	101	106
MILWAUKEE, WIS	102	102	95	94	105	100	111	99	117	99	97	105
MINNEAPOLIS-ST. PAUL, MINN	99	99	101	99	96	92	91	99	105	102	96	108
ST. LOUIS, MO.-ILL	98	97	103	103	89	65	81	113	96	91	96	103
WICHITA, KANS 9/	96	96	94	97	91	83	78	104	104	101	99	108
NONMETROPOLITAN AREAS 9/	87	87	94	98	76	71	77	90	110	108	96	75
SOUTH:												
ATLANTA, GA	92	92	100	100	79	76	62	98	96	98	101	106
AUSTIN, TEX	94	94	91	90	89	85	79	106	100	90	101	109
BALTIMORE, MD	98	98	99	96	93	88	75	103	98	105	101	107
BATON ROUGE, LA	90	89	100	102	72	62	52	105	97	97	95	105
DALLAS, TEX	97	97	93	90	92	111	78	109	91	99	104	109
DURHAM, N.C	94	94	96	98	86	69	82	100	94	96	102	109
HOUSTON, TEX	98	98	99	96	94	108	80	104	95	101	104	104
NASHVILLE, TENN	95	95	92	95	91	95	78	104	102	90	99	107
ORLANDO, FLA	92	92	88	89	89	77	84	104	87	90	100	105
WASHINGTON, D.C.-MD.-VA 9/	104	104	102	103	104	104	102	110	93	109	103	107
NONMETROPOLITAN AREAS 9/	84	84	95	97	70	59	62	96	92	99	98	74
WEST:												
BAKERSFIELD, CALIF	93	93	92	94	87	80	75	108	83	92	105	100
DENVER, COLO	97	97	99	97	92	87	80	101	111	96	98	106
LOS ANGELES-LONG BEACH, CALIF	104	104	100	95	106	149	91	115	94	96	107	103
SAN DIEGO, CALIF	99	99	96	93	98	115	96	106	93	92	106	103
SAN FRANCISCO-OAKLAND, CALIF	108	108	101	102	110	110	107	115	102	118	108	108
SEATTLE-EVERETT, WASH	106	106	103	104	110	106	113	103	101	103	102	111
HONOLULU 9/	112	112	125	123	107	140	85	112	91	112	101	117
NONMETROPOLITAN AREAS 9/	86	86	90	94	75	74	65	90	114	112	99	76
ANCHORAGE, ALASKA	130	131	123	126	146	170	146	110	146	174	122	89

SEE FOOTNOTES AT END OF TABLE.

Footnotes for 3 budgets, autumn 1975

1/ The family consists of a retired husband and wife, age 65 years or over.
2/ Total budget costs do not include personal income taxes.
3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.
4/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment and insurance on household contents.
5/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.
6/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.
7/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.
8/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.
9/ Places with population of 2,500 to 50,000.

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THREE BUDGETS FOR A RETIRED COUPLE, AUTUMN 1976

The Bureau of Labor Statistics of the U.S. Department of Labor has updated to autumn 1976 its three hypothetical annual budgets for a retired couple and related area cost indexes that can be used to compare the cost of these budgets in selected urban areas. This updating reflects changes in prices between autumn (September, October, November) 1975 and autumn 1976.

In the autumn of 1976, the estimated U.S. average annual cost of the lower level budget for an urban retired couple, excluding personal income taxes, amounted to $4,695. At the intermediate and higher levels, the budget costs amounted to $6,738 and $10,048, respectively, as is shown in table A. Costs for all the budgets are about 4.5 percent greater than the estimated budget costs for the autumn of 1975. Costs for 39 metropolitan areas, four nonmetropolitan regions, and Anchorage, Alaska, are shown in tables 1-3, and comparative indexes are shown in tables 4-6.

The updated budget costs represent the costs at autumn 1976 prices of three hypothetical lists of goods and services that were specified in the mid-1960's to portray three relative levels of living--simply termed lower, intermediate, and higher--for a retired couple. The cost of the lower budget is not intended to represent the income necessary for subsistence at the poverty level, but simply represents a level relatively lower than the intermediate budget.

Table A. Summary of annual budgets for a retired couple at three levels of living, urban United States, autumn 1976

Component	Lower budget	Intermediate budget	Higher budget
Total budget 1/	$4,695	$6,738	$10,048
Total family consumption	4,493	6,333	9,281
Food	1,443	1,914	2,402
Housing	1,613	2,334	3,653
Transportation	322	629	1,161
Clothing	206	347	535
Personal care	138	202	296
Medical care	571(P)	574(P)	579(P)
Other family consumption	200	332	657
Other items	202	405	767

1/ Beginning with the autumn 1973 updating of the budgets for a retired couple, the total budget is defined as the sum of "total family consumption" and "other items." Income taxes are not included in the total budgets.

(P) Preliminary estimate.

NOTE: Because of rounding, sums of individual items may not equal totals.

Method of Updating

Consumption costs were updated to 1976 by applying the change in the Consumer Price Index between autumn 1975 and autumn 1976 for individual areas to the autumn 1975 budget costs for each main class of goods and services. This method of updating is approximate because the Consumer Price Index (CPI) reflects spending patterns and prices paid for commodities and services purchased by urban wage earners and clerical workers in general, without regard to their family type or level of living. The hypothetical spending behavior of the retired couple differs from the pattern of the CPI family. The last direct pricing of the budgets was in spring 1969.

Changes in consumption costs reflect only changes in prices. The market baskets are based to a large extent on analysis of expenditure and consumption patterns of the early 1960's when these budgets were developed; the baskets have been held constant since then.

Table B. Percentage changes in the budgets for a retired couple, autumn 1975 to autumn 1976

Component	Budget level		
	Lower	Intermediate	Higher
Total budget	4.3	4.2	4.7
Total family consumption	4.3	4.2	4.7
Food	1.1	0.1	0.2
Housing	6.5	6.5	6.5
Transportation	8.4	9.0	9.6
Clothing	4.0	3.9	4.1
Personal care	7.8	7.4	7.6
Medical care 1/	3.4	3.4	3.6
Other family consumption	4.7	4.7	4.6
Other items	4.1	4.1	4.2

1/ The autumn 1976 cost estimates for medical care contain a preliminary estimate for "out-of-pocket" costs for Medicare.

Changes in Budgets, 1975-76

Between autumn 1975 and 1976, the total cost of the lower budget rose by 4.3 percent, and the intermediate and higher budgets rose 4.2 and 4.7 percent, respectively--all smaller changes than in the previous 3 years. The percentage increases from autumn 1975 to autumn 1976 for all the components in the three budgets are shown in table B.

The increase in food prices from autumn 1975 to autumn 1976 was approximately 1 percent at the lower level and less than 1 percent at both the intermediate and higher levels, compared with increases of 7 and 8 percent a year earlier.

Transportation costs rose the most--approximately 9 percent for each budget level--as a result of large cost increases for both public and private transportation.

Housing costs rose at approximately the same rate--6.5 percent--for all three budget levels but had a greater impact at the higher level because the proportion of the total cost of consumption accounted for by housing is larger at that level.

The budget costs are updated annually and reflect autumn price levels. During the period from October 1976 to June 1977, the All Items Consumer Price Index for the U.S. rose 4.9 percent. The change in the total budget cost for a retired couple, however, differs from the change in the U.S. All Items CPI for at least two important reasons: (1) The expenditure weights used in the CPI are different from the hypothetical weights used in the budgets, and (2) treatment of homeownership costs is different.

Description of the Three Budgets

The retired couple is defined as a husband, age 65 or over, and his wife. They are assumed to be self-supporting and living in an urban area; they are in reasonably good health and able to take care of themselves. Different qualities and quantities of goods and services are provided for each level due to variation in consumption patterns, differences in climate, and differences in types of transportation facilities.

Food-at-home costs in the budgets are based on quantities in the 1964 low-, moderate-, and liberal-cost food plans developed by the U.S. Department of Agriculture in accordance with nutritional standards formulated by the National Research Council of the National Academy of Sciences. Also included in the food total is a specified number of meals away from home and an allowance for guest meals, which vary at each budget level.

Shelter allowances for all three budget levels are based on average costs for rented and owned dwellings. Rental costs include contract rent, estimated costs of fuel and utilities where these are not part of the rent, and insurance on household contents. Homeowner costs are based on the assumption that retired couples own their homes and have no payments for mortgage principal and interest.

The medical care component provides for "out-of-pocket" costs for Medicare and allows for items not covered by Medicare--dental care, eye glasses, most out-of-hospital prescription and nonprescription drugs, and a checkup visit to a physician by Medicare enrollees who do not use any Medicare services within 1 calendar year. Medical costs not covered by Medicare are the same for all three budget levels except for very minor differences in the cost of eyeglass frames.

The sources of data, methods of calculation, and quantities of goods and services for all the components in the three budgets are described in detail in BLS Bulletin 1570-6, "Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68." Copies may be obtained under accession number PB 227521/AS at a cost of $4.75 from the National Technical Information Service, U.S. Department of Commerce, Springfield, Virginia 22151. Supplements with budgets for spring 1969-70, autumn 1971, 1972, 1973, 1974, and 1975 are available free of charge from BLS Regional Offices.

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TABLE 1. ANNUAL COSTS OF A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1976

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES--10/	$ 4695	$ 4493	$ 1443	$ 1332	$ 111	$ 1613	$1205	$1128	$1257	$ 408
METROPOLITAN AREAS--11/	4807	4600	1461	1352	110	1709	1292	1206	1349	418
NONMETROPOLITAN AREAS--11/	4359	4171	1390	1274	116	1323	946	895	980	378
NORTHEAST:										
BOSTON, MASS	5172	4949	1551	1435	116	2198	1760	1409	1994	438
BUFFALO, N.Y	5119	4899	1455	1343	112	1883	1441	1177	1617	442
HARTFORD, CONN	5302	5074	1539	1421	118	1944	1533	1447	1591	411
LANCASTER, PA	4693	4491	1469	1377	92	1598	1197	1000	1328	401
NEW YORK-NORTHEASTERN, N.J	5281	5054	1625	1487	138	2190	1765	1323	2060	425
PHILADELPHIA, PA-N.J	4617	4418	1571	1445	126	1688	1286	1109	1404	402
PITTSBURGH, PA	4619	4420	1458	1341	117	1490	1089	1027	1131	401
PORTLAND, MAINE--11/	4990	4775	1506	1408	98	1768	1328	1246	1383	440
NONMETROPOLITAN AREAS--11/	4829	4621	1517	1380	137	1614	1277	1287	1271	337
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	4606	4407	1311	1207	103	1611	1206	1168	1231	405
CHAMPAIGN-URBANA, ILL	4785	4579	1459	1376	83	1617	1189	1247	1150	428
CHICAGO, ILL.-NORTHWESTERN IND	4506	4312	1496	1400	96	1597	1189	1298	1117	408
CINCINNATI, OHIO-KY.-IND	4501	4307	1483	1391	92	1373	1000	876	1082	373
CLEVELAND, OHIO	4893	4682	1483	1361	122	1669	1262	1148	1338	407
DAYTON, OHIO	4602	4404	1458	1363	95	1476	1051	1038	1026	425
DETROIT, MICH	4661	4460	1412	1307	105	1525	1157	1165	1151	368
GREEN BAY, WIS	4539	4344	1338	1254	84	1523	1065	1091	1048	458
INDIANAPOLIS, IND	4701	4499	1429	1341	88	1548	1142	1127	1152	406
KANSAS CITY, MO.-KANS	4653	4453	1451	1352	99	1467	1050	965	1106	417
MILWAUKEE, WIS	4797	4590	1388	1296	92	1682	1286	1300	1277	396
MINNEAPOLIS-ST. PAUL, MINN	4740	4536	1434	1331	103	1617	1224	1270	1193	393
ST. LOUIS, MO.-ILL	4603	4405	1514	1410	104	1418	1015	940	1085	403
WICHITA, KANS--11/	4534	4339	1393	1303	90	1462	1036	1126	976	426
NONMETROPOLITAN AREAS--11/	4452	4260	1423	1313	110	1383	1024	1017	1029	359
SOUTH:										
ATLANTA, GA	4230	4048	1396	1300	96	1180	761	903	666	419
AUSTIN, TEX	4342	4155	1269	1176	93	1389	961	962	960	428
BALTIMORE, MD	4572	4375	1353	1244	109	1534	1083	1179	1019	451
BATON ROUGE, LA	4150	3971	1430	1332	98	1070	665	729	623	406
DALLAS, TEX	4341	4154	1266	1169	97	1361	962	931	982	399
DURHAM, N.C	4568	4371	1347	1261	86	1548	1122	989	1211	426
HOUSTON, TEX	4527	4332	1391	1273	118	1415	983	931	1018	432
NASHVILLE, TENN	4480	4287	1338	1251	87	1455	1015	966	1047	440
ORLANDO, FLA	4514	4320	1282	1190	92	1584	1152	1417	976	432
WASHINGTON, D.C.-MD.-VA--11/	5014	4798	1446	1338	108	1815	1396	1500	1327	419
NONMETROPOLITAN AREAS--11/	4166	3987	1338	1223	115	1210	809	702	881	401
WEST:										
BAKERSFIELD, CALIF	4410	4220	1363	1274	89	1351	938	960	924	413
DENVER, COLO	4577	4380	1422	1320	102	1440	1001	875	1085	439
LOS ANGELES-LONG BEACH, CALIF	4746	4542	1378	1263	115	1554	1157	1332	1040	387
SAN DIEGO, CALIF	4640	4440	1351	1236	115	1553	1173	1211	1148	330
SAN FRANCISCO-OAKLAND, CALIF	5125	4904	1442	1344	98	1800	1373	1408	1349	427
SEATTLE-EVERETT, WASH	5087	4868	1503	1391	112	1774	1321	1377	1283	453
HONOLULU	5397	5165	1799	1685	114	1723	1232	1651	952	491
NONMETROPOLITAN AREAS--11/	4452	4260	1395	1282	113	1353	983	999	973	370
ANCHORAGE, ALASKA	7010	6708	1869	1708	161	2829	2204	2641	1912	625

SEE FOOTNOTES FOLLOWING TABLE 3.

LOWER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES 10/	$ 322	$ 206	$ 138	$ 571	$ 200	$ 202
METROPOLITAN AREAS 11/	291	209	136	577	216	207
NONMETROPOLITAN AREAS	413	197	143	553	151	188
NORTHEAST:						
BOSTON, MASS	74	210	131	552	233	223
BUFFALO, N.Y	425	244	140	536	216	220
HARTFORD, CONN	419	218	172	551	231	228
LANCASTER, PA	358	210	125	548	183	202
NEW YORK-NORTHEASTERN, N.J	77	198	143	591	230	227
PHILADELPHIA, PA-N.J	66	191	130	558	214	199
PITTSBURGH, PA	385	192	129	554	212	199
PORTLAND, MAINE 11/	376	239	118	543	225	215
NONMETROPOLITAN AREAS	449	203	134	548	156	208
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	341	240	137	558	208	200
CHAMPAIGN-URBANA, ILL	355	246	139	568	195	206
CHICAGO, ILL.-NORTHWESTERN IND	78	203	135	582	221	194
CINCINNATI, OHIO-KY,-IND	354	208	116	555	218	194
CLEVELAND, OHIO	380	220	162	543	225	211
DAYTON, OHIO	357	211	123	562	217	198
DETROIT, MICH	376	213	140	572	222	201
GREEN BAY, WIS	353	221	134	564	211	195
INDIANAPOLIS, IND	399	222	128	561	212	202
KANSAS CITY, MO.-KANS	383	213	148	578	213	200
MILWAUKEE, WIS	376	237	132	562	213	207
MINNEAPOLIS-ST. PAUL, MINN	368	216	140	546	215	204
ST. LOUIS, MO.-ILL	400	195	128	542	208	198
WICHITA, KANS 11/	372	215	136	558	203	195
NONMETROPOLITAN AREAS	392	220	150	540	152	192
SOUTH:						
ATLANTA, GA	353	200	128	573	218	182
AUSTIN, TEX	374	216	127	574	206	187
BALTIMORE, MD	380	198	133	571	206	197
BATON ROUGE, LA	375	199	132	552	213	179
DALLAS, TEX	398	185	135	598	211	187
DURHAM, N.C	359	202	135	573	207	197
HOUSTON, TEX	388	198	137	597	206	195
NASHVILLE, TENN	378	225	121	562	208	193
ORLANDO, FLA	375	189	120	562	208	194
WASHINGTON, D.C.-MD.-VA 11/	387	192	143	595	220	216
NONMETROPOLITAN AREAS	414	179	140	558	148	179
WEST:						
BAKERSFIELD, CALIF	404	180	121	616	185	190
DENVER, COLO	380	255	128	556	199	197
LOS ANGELES-LONG BEACH, CALIF-	449	205	129	624	203	204
SAN DIEGO, CALIF	411	202	125	604	194	200
SAN FRANCISCO-OAKLAND, CALIF--	444	225	159	619	217	221
SEATTLE-EVERETT, WASH	404	234	148	586	219	219
HONOLULU	479	206	153	579	226	232
NONMETROPOLITAN AREAS 11/	425	211	149	567	160	192
ANCHORAGE, ALASKA	578	288	230	720	194	302

SEE FOOTNOTES FOLLOWING TABLE 3.

TABLE 2. ANNUAL COSTS OF AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1976

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES--10/	$6738	$6333	$1914	$1704	$210	$2334	$1490	$1484	$1494	$844
METROPOLITAN AREAS--11/	7002	6581	1948	1725	223	2505	1598	1598	1598	907
NONMETROPOLITAN AREAS	5947	5589	1812	1641	171	1823	1168	1144	1181	655
NORTHEAST:										
BOSTON, MASS	8017	7535	2114	1887	227	3252	2283	1975	2449	969
BUFFALO, N.Y	7400	6955	1967	1744	223	2736	1775	1685	1823	961
HARTFORD, CONN	7595	7138	2091	1841	250	2757	1808	1876	1771	949
LANCASTER, PA	6727	6322	1970	1791	179	2286	1438	1349	1486	848
NEW YORK-NORTHEASTERN, N.J	7929	7452	2217	1922	295	3238	2244	1909	2424	994
PHILADELPHIA, PA-N.J	7056	6632	2132	1869	263	2543	1652	1593	1684	891
PITTSBURGH, PA	6702	6299	1978	1746	232	2214	1350	1295	1380	864
PORTLAND, MAINE--11/	7168	6737	2082	1901	181	2502	1592	1589	1593	910
NONMETROPOLITAN AREAS	6641	6242	1985	1788	197	2242	1627	1599	1642	615
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	6622	6224	1701	1504	195	2346	1494	1448	1518	852
CHAMPAIGN-URBANA, ILL	6997	6576	1908	1729	179	2449	1539	1775	1412	910
CHICAGO, ILL.-NORTHWESTERN IND	6700	6297	1930	1743	187	2298	1413	1626	1298	885
CINCINNATI, OHIO-KY.-IND	6437	6050	1925	1743	182	2047	1248	1153	1299	799
CLEVELAND, OHIO	7019	6597	1929	1695	234	2456	1563	1603	1542	893
DAYTON, OHIO	6460	6071	1886	1712	174	2072	1216	1353	1142	856
DETROIT, MICH	6731	6326	1843	1635	208	2314	1458	1532	1418	856
GREEN BAY, WIS	6533	6140	1725	1565	160	2286	1343	1442	1289	943
INDIANAPOLIS, IND	6730	6325	1869	1685	184	2277	1434	1463	1419	[illegible]
KANSAS CITY, MO.-KANS	6635	6236	1880	1693	187	2161	1280	1204	1321	[illegible]
MILWAUKEE, WIS	6934	6517	1833	1621	212	2486	1610	1634	1597	876
MINNEAPOLIS-ST. PAUL, MINN	6720	6316	1872	1667	205	2318	1440	1599	1354	878
ST. LOUIS, MO.-ILL	6613	6215	1967	1754	213	2146	1250	1182	1286	896
WICHITA, KANS	6481	6091	1774	1613	161	2161	1279	1464	1180	882
NONMETROPOLITAN AREAS--11/	6081	5716	1829	1670	158	1915	1279	1316	1259	636
SOUTH:										
ATLANTA, GA	6149	5779	1891	1680	211	1784	958	1169	945	826
AUSTIN, TEX	6285	5907	1688	1518	170	2077	1219	1308	1171	858
BALTIMORE, MD	6591	6195	1843	1629	214	2206	1242	1521	1097	964
BATON ROUGE, LA	5958	5600	1915	1731	184	1598	813	933	748	785
DALLAS, TEX	6292	5914	1715	1506	209	2026	1219	1301	1175	807
DURHAM, N.C	6452	6064	1811	1650	161	2155	1310	1203	1368	845
HOUSTON, TEX	6523	6131	1883	1648	235	2108	1248	1234	1256	860
NASHVILLE, TENN	6431	6044	1778	1614	164	2112	1247	1305	1208	870
ORLANDO, FLA	6288	5910	1706	1532	174	2114	1259	1485	1137	855
WASHINGTON, D.C.-MD.-VA	7118	6690	1954	1746	208	2536	1591	1693	1536	945
NONMETROPOLITAN AREAS--11/	5699	5356	1775	1600	175	1667	995	911	1040	672
WEST:										
BAKERSFIELD, CALIF	6320	5940	1763	1599	164	2065	1201	1252	1185	864
DENVER, COLO	6507	6116	1839	1646	193	2123	1187	1163	1200	936
LOS ANGELES-LONG BEACH, CALIF	6756	6350	1801	1571	230	2308	1437	1677	1308	871
SAN DIEGO, CALIF	6595	6198	1778	1524	254	2269	1467	1553	1421	802
SAN FRANCISCO-OAKLAND, CALIF	7309	6869	1876	1677	199	2657	1703	1831	1634	954
SEATTLE-EVERETT, WASH	7128	6699	1973	1733	240	2515	1550	1794	1418	965
HONOLULU	7691	7228	2340	2095	245	2570	1578	2283	1199	992
NONMETROPOLITAN AREAS--11/	5938	5581	1751	1586	165	1815	1143	1216	1103	672
ANCHORAGE, ALASKA	9397	8832	2350	2107	243	3793	2617	3272	2265	1176

SEE FOOTNOTES FOLLOWING TABLE 3.

INTERMEDIATE BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES	$ 629	$ 347	$ 202	$ 574	$ 332	$ 405
METROPOLITAN AREAS 10/	638	354	198	580	358	421
NONMETROPOLITAN AREAS 11/	602	327	214	557	253	358
NORTHEAST:						
BOSTON, MASS	682	360	188	556	383	482
BUFFALO, N.Y	741	412	200	540	359	445
HARTFORD, CONN	739	364	249	554	384	457
LANCASTER, PA	656	353	184	549	324	405
NEW YORK-NORTHEASTERN, N.J	479	338	211	593	376	477
PHILADELPHIA, PA-N.J	530	322	186	564	355	424
PITTSBURGH, PA	674	338	184	560	351	403
PORTLAND, MAINE 11/	672	399	172	550	360	431
NONMETROPOLITAN AREAS	656	341	207	553	258	399
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	655	412	201	561	348	398
CHAMPAIGN-URBANA, ILL	665	422	204	573	355	421
CHICAGO, ILL.-NORTHWESTERN IND	588	346	191	584	360	403
CINCINNATI, OHIO-KY,-IND	634	364	165	557	358	387
CLEVELAND, OHIO	685	368	233	548	378	422
DAYTON, OHIO	654	356	178	565	360	389
DETROIT, MICH	665	363	200	576	365	405
GREEN BAY, WIS	652	369	187	565	356	393
INDIANAPOLIS, IND	697	378	187	563	354	405
KANSAS CITY, MO.-KANS	676	367	214	579	359	399
MILWAUKEE, WIS	679	407	189	567	356	417
MINNEAPOLIS-ST. PAUL, MINN	651	364	201	549	361	404
ST. LOUIS, MO.-ILL	704	339	177	545	337	398
WICHITA, KANS 11/	678	365	201	561	351	390
NONMETROPOLITAN AREAS	586	362	224	545	255	366
SOUTH:						
ATLANTA, GA	633	344	191	575	361	370
AUSTIN, TEX	674	365	180	578	345	378
BALTIMORE, MD	674	347	200	577	348	396
BATON ROUGE, LA	656	337	192	555	347	358
DALLAS, TEX	708	317	195	604	349	378
DURHAM, N.C	644	339	193	576	346	388
HOUSTON, TEX	679	336	196	599	330	392
NASHVILLE, TENN	676	381	178	566	353	387
ORLANDO, FLA	672	325	176	566	351	378
WASHINGTON, D.C.-MD.-VA 11/	691	326	217	599	368	428
NONMETROPOLITAN AREAS	602	293	207	563	249	343
WEST:						
BAKERSFIELD, CALIF	698	296	179	617	322	380
DENVER, COLO	660	413	190	560	331	391
LOS ANGELES-LONG BEACH, CALIF	747	335	190	627	342	406
SAN DIEGO, CALIF	697	332	181	611	330	397
SAN FRANCISCO-OAKLAND, CALIF	758	368	232	622	356	440
SEATTLE-EVERETT, WASH	668	380	212	589	362	429
HONOLULU	792	342	224	584	376	463
NONMETROPOLITAN AREAS 11/	589	364	229	571	262	357
ANCHORAGE, ALASKA	783	499	368	722	317	565

SEE FOOTNOTES FOLLOWING TABLE 3.

TABLE 3. ANNUAL COSTS OF A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1976

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES 10/	$10048	$9281	$2402	$2031	$371	$3653	$2125	$2243	$2074	$1434
METROPOLITAN AREAS 11/	10509	9710	2449	2054	395	3953	2333	2495	2263	1526
NONMETROPOLITAN AREAS 11/	8669	7998	2260	1959	301	2755	1504	1489	1510	1157
NORTHEAST:										
BOSTON, MASS	12584	11640	2613	2214	399	5593	3852	3180	4140	1647
BUFFALO, N.Y	10963	10132	2427	2044	383	4284	2573	2976	2400	1617
HARTFORD, CONN	11127	10285	2485	2161	324	4323	2633	2580	2655	1596
LANCASTER, PA	9750	9004	2443	2092	351	3417	1859	1869	1855	1464
NEW YORK-NORTHEASTERN, N.J	11929	11031	2730	2250	480	5001	3281	3056	3378	1626
PHILADELPHIA, PA-N.J	10530	9729	2649	2195	454	4008	2367	2776	2192	1547
PITTSBURGH, PA	9971	9209	2474	2058	416	3512	1924	1822	1967	1494
PORTLAND, MAINE 11/	10231	9451	2563	2243	320	3666	2031	2054	2021	1541
NONMETROPOLITAN AREAS 11/	9607	8871	2462	2101	361	3369	2216	1839	2377	1059
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	9983	9220	2162	1793	369	3683	2139	2240	2096	1450
CHAMPAIGN-URBANA, ILL	10325	9539	2411	2076	335	3725	2072	2183	2025	1559
CHICAGO, ILL.-NORTHWESTERN IND	10078	9309	2449	2092	357	3657	2054	2634	1805	1509
CINCINNATI, OHIO-KY,-IND	9437	8712	2411	2099	312	3121	1653	1442	1744	1374
CLEVELAND, OHIO	10380	9590	2410	2032	378	3767	2152	2154	2151	1521
DAYTON, OHIO	9714	8970	2368	2051	317	3388	1801	2038	1699	1493
DETROIT, MICH	10465	9669	2344	1978	366	4019	2449	2677	2351	1476
GREEN BAY, WIS	9970	9208	2163	1878	285	3777	2046	2272	1949	1637
INDIANAPOLIS, IND	9915	9157	2388	2032	356	3500	1904	1721	1982	1502
KANSAS CITY, MO.-KANS	10117	9345	2467	2042	425	3509	1892	1861	1905	1523
MILWAUKEE, WIS	10302	9517	2353	1963	390	3859	2294	2230	2321	1471
MINNEAPOLIS-ST. PAUL, MINN	9924	9166	2415	1997	418	3497	1924	2086	1854	1479
ST. LOUIS, MO.-ILL	9771	9023	2511	2112	399	3204	1587	1436	1652	1523
WICHITA, KANS 11/	9664	8924	2223	1934	289	3354	1716	1968	1608	1544
NONMETROPOLITAN AREAS 11/	8775	8097	2300	2010	290	2801	1590	1587	1591	1117
SOUTH:										
ATLANTA, GA	9159	8454	2394	2014	380	2864	1386	1652	1272	1384
AUSTIN, TEX	9542	8810	2188	1818	370	3275	1729	1977	1623	1452
BALTIMORE, MD	9826	9074	2380	1954	426	3431	1713	1995	1592	1624
BATON ROUGE, LA	8930	8241	2409	2081	328	2607	1187	1377	1106	1326
DALLAS, TEX	9744	8998	2216	1799	417	3410	1915	2502	1664	1401
DURHAM, N.C	9339	8621	2291	1987	304	3129	1634	1551	1669	1401
HOUSTON, TEX	10048	9281	2417	1976	441	3562	2027	2608	1778	1441
NASHVILLE, TENN	9566	8833	2210	1926	284	3315	1765	2097	1623	1456
ORLANDO, FLA	9197	8489	2131	1833	298	3176	1625	1657	1611	1457
WASHINGTON, D.C.-MD.-VA 11/	10565	9762	2444	2090	354	3958	2328	2356	2316	1536
NONMETROPOLITAN AREAS 11/	8387	7736	2207	1903	304	2581	1292	1296	1290	1195
WEST:										
BAKERSFIELD, CALIF	9422	8699	2214	1931	283	3254	1708	1882	1634	1452
DENVER, COLO	9820	9069	2394	1992	402	3385	1749	1911	1680	1542
LOS ANGELES-LONG BEACH, CALIF	10462	9666	2370	1906	464	3885	2344	3411	1886	1447
SAN DIEGO, CALIF	9979	9217	2287	1849	438	3680	2247	2599	2096	1339
SAN FRANCISCO-OAKLAND, CALIF	10844	10021	2398	2028	370	4065	2338	2484	2276	1633
SEATTLE-EVERETT, WASH	10362	9573	2475	2095	380	3738	2076	2439	1921	1568
HONOLULU	11318	10462	3010	2520	490	4030	2318	3123	1973	1618
NONMETROPOLITAN AREAS 11/	8629	7961	2173	1922	251	2742	1447	1700	1339	1201
ANCHORAGE, ALASKA	13411	12409	2967	2551	416	5472	3380	4065	3086	1998

SEE FOOTNOTES FOLLOWING TABLE 3.

HIGHER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES	$1161	$535	$296	$579	$657	$767
METROPOLITAN AREAS 10/	1189	531	293	584	710	799
NONMETROPOLITAN AREAS 11/	1076	545	305	562	495	671
NORTHEAST:						
BOSTON, MASS	1330	539	275	560	730	944
BUFFALO, N.Y	1261	611	296	543	710	831
HARTFORD, CONN	1266	537	364	557	753	843
LANCASTER, PA	1106	527	269	552	690	746
NEW YORK-NORTHEASTERN, N.J	1143	505	313	598	741	898
PHILADELPHIA, PA-N.J	1039	476	274	571	712	801
PITTSBURGH, PA	1158	504	274	562	725	762
PORTLAND, MAINE 11/	1145	589	256	551	681	780
NONMETROPOLITAN AREAS	1160	533	292	556	499	736
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	1186	624	297	565	703	763
CHAMPAIGN-URBANA, ILL	1189	662	301	577	674	786
CHICAGO, ILL.-NORTHWESTERN IND	1093	536	283	585	706	769
CINCINNATI, OHIO-KY,-IND	1128	555	244	562	691	725
CLEVELAND, OHIO	1194	573	348	555	743	790
DAYTON, OHIO	1124	553	263	569	705	744
DETROIT, MICH	1136	563	298	582	727	796
GREEN BAY, WIS	1138	571	277	567	715	762
INDIANAPOLIS, IND	1168	580	274	569	678	758
KANSAS CITY, MO.-KANS	1206	563	317	583	700	772
MILWAUKEE, WIS	1140	626	278	568	693	785
MINNEAPOLIS-ST. PAUL, MINN	1130	560	297	555	712	758
ST. LOUIS, MO.-ILL	1300	519	262	550	677	748
WICHITA, KANS	1213	564	296	568	706	740
NONMETROPOLITAN AREAS 11/	1034	595	318	551	498	678
SOUTH:						
ATLANTA, GA	1123	520	282	580	691	705
AUSTIN, TEX	1228	547	266	582	724	732
BALTIMORE, MD	1166	526	295	581	695	752
BATON ROUGE, LA	1177	501	287	556	704	689
DALLAS, TEX	1275	482	287	607	721	746
DURHAM, N.C	1129	506	284	579	703	718
HOUSTON, TEX	1216	516	291	604	675	767
NASHVILLE, TENN	1222	572	260	569	685	733
ORLANDO, FLA	1172	486	260	571	693	708
WASHINGTON, D.C.-MD.-VA 11/	1234	490	320	604	712	803
NONMETROPOLITAN AREAS	1094	502	294	567	491	651
WEST:						
BAKERSFIELD, CALIF	1258	433	264	621	655	723
DENVER, COLO	1155	600	282	564	689	751
LOS ANGELES-LONG BEACH, CALIF	1337	488	279	630	677	796
SAN DIEGO, CALIF	1208	481	268	620	673	762
SAN FRANCISCO-OAKLAND, CALIF	1339	536	347	626	710	823
SEATTLE-EVERETT, WASH	1177	555	314	595	719	789
HONOLULU	1233	496	328	590	775	856
NONMETROPOLITAN AREAS 11/	1026	613	327	576	504	668
ANCHORAGE, ALASKA	1333	806	519	724	588	1002

SEE FOOTNOTES FOLLOWING TABLE 3.

Footnotes for 3 budgets, autumn 1976

1/ The family consists of a retired husband and wife, age 65 years or over.

2/ Total budget costs do not include personal income taxes.

3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.

4/ The average costs of shelter were weighted by the following proportions: Lower budget, 40 percent for renters, 60 percent for homeowners; intermediate budget, 35 percent for renters, 65 percent for homeowners; higher budget, 30 percent for renters, 70 percent for homeowners.

5/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

6/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.

7/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.

8/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.

9/ Includes allowances for gifts and contributions. The higher budget also includes an allowance for life insurance.

10/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.

11/ Places with population of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 4. INDEXES OF COMPARATIVE COSTS BASED ON A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1976
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES 8/	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 9/	102	102	101	102	106	107	107	90	101	99	101	108
NONMETROPOLITAN AREAS	93	93	96	96	82	79	78	128	96	104	97	76
NORTHEAST:												
BOSTON, MASS	110	110	107	108	136	125	159	23	102	95	97	117
BUFFALO, N.Y	109	109	101	101	117	104	129	132	118	101	94	108
HARTFORD, CONN	113	113	107	107	121	128	127	130	106	125	96	116
LANCASTER, PA	100	100	102	103	99	89	106	111	102	91	96	92
NEW YORK-NORTHEASTERN, N.J	112	112	113	112	136	117	164	24	96	104	104	115
PHILADELPHIA, PA-N.J	98	98	109	108	105	98	112	20	93	94	98	107
PITTSBURGH, PA	98	98	101	101	92	91	90	120	93	93	97	106
PORTLAND, MAINE 9/	106	106	104	106	110	110	110	117	116	86	95	113
NONMETROPOLITAN AREAS 9/	103	103	105	104	100	114	101	139	99	97	96	78
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	98	98	91	91	100	104	98	106	117	99	98	104
CHAMPAIGN-URBANA, ILL	102	102	101	103	100	111	91	110	119	101	99	98
CHICAGO, ILL.-NORTHWESTERN IND	96	96	104	105	99	115	89	24	99	98	102	111
CINCINNATI, OHIO-KY,-IND	96	96	103	104	85	78	86	110	101	84	97	109
CLEVELAND, OHIO	104	104	103	102	103	102	106	118	107	117	95	113
DAYTON, OHIO	98	98	101	102	92	96	82	111	102	89	98	109
DETROIT, MICH	99	99	98	98	95	103	92	117	103	101	100	111
GREEN BAY, WIS	97	97	93	94	94	97	83	110	107	97	99	106
INDIANAPOLIS, IND	100	100	99	101	96	100	92	124	108	93	98	106
KANSAS CITY, MO.-KANS	99	99	101	102	91	86	88	119	103	107	101	107
MILWAUKEE, WIS	102	102	96	97	104	115	102	117	115	96	98	107
MINNEAPOLIS-ST. PAUL, MINN	101	101	99	100	100	113	95	114	105	101	96	108
ST. LOUIS, MO.-ILL	98	98	105	106	88	83	85	124	95	93	95	104
WICHITA, KANS	97	97	97	98	91	100	78	116	104	99	98	102
NONMETROPOLITAN AREAS 9/	95	95	99	99	86	90	82	122	107	109	95	76
SOUTH:												
ATLANTA, GA	90	90	97	98	73	80	53	110	97	93	100	109
AUSTIN, TEX	92	92	88	88	86	85	76	116	105	92	101	103
BALTIMORE, MD	97	97	94	93	95	105	81	118	96	96	100	103
BATON ROUGE, LA	88	88	99	100	66	65	50	116	97	96	97	107
DALLAS, TEX	92	92	88	88	84	83	78	124	90	98	105	106
DURHAM, N.C	97	97	93	95	96	88	96	111	98	98	100	104
HOUSTON, TEX	96	96	96	96	88	83	81	120	96	99	105	103
NASHVILLE, TENN	95	95	93	94	90	86	83	117	109	88	98	104
ORLANDO, FLA	96	96	89	89	98	126	78	116	92	87	98	104
WASHINGTON, D.C.-MD.-VA	107	107	100	100	113	133	106	120	93	104	104	110
NONMETROPOLITAN AREAS 9/	89	89	93	92	75	62	70	129	87	101	98	74
WEST:												
BAKERSFIELD, CALIF	94	94	94	96	84	85	74	125	87	88	108	93
DENVER, COLO	97	97	99	99	89	78	86	118	124	93	97	100
LOS ANGELES-LONG BEACH, CALIF	101	101	95	95	96	118	83	139	100	93	109	102
SAN DIEGO, CALIF	99	99	94	93	96	107	91	128	98	91	106	97
SAN FRANCISCO-OAKLAND, CALIF	109	109	100	101	112	125	107	138	109	115	108	109
SEATTLE-EVERETT, WASH	108	108	104	104	110	122	102	125	114	107	103	110
HONOLULU	115	115	125	127	107	146	76	149	100	111	101	113
NONMETROPOLITAN AREAS 9/	95	95	97	96	84	89	77	132	102	108	99	80
ANCHORAGE, ALASKA	149	149	130	128	175	234	152	180	140	167	126	97

SEE FOOTNOTES FOLLOWING TABLE 6.

TABLE 5. INDEXES OF COMPARATIVE COSTS BASED ON AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1976
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	104	104	102	101	107	108	107	101	102	98	101	108
NONMETROPOLITAN AREAS 9/	88	88	95	96	78	77	79	96	94	106	97	76
NORTHEAST:												
BOSTON, MASS	119	119	110	111	139	133	164	108	104	93	97	115
BUFFALO, N.Y	110	110	103	102	117	114	122	118	119	99	94	108
HARTFORD, CONN	113	113	109	108	118	126	119	117	105	123	97	116
LANCASTER, PA	100	100	103	105	98	91	99	104	102	91	96	98
NEW YORK-NORTHEASTERN, N.J	118	118	116	113	139	129	162	76	97	104	103	113
PHILADELPHIA, PA-N.J	105	105	111	110	109	107	113	84	93	92	98	107
PITTSBURGH, PA	99	99	103	102	95	87	92	107	97	91	98	106
PORTLAND, MAINE	106	106	109	112	107	107	107	107	115	85	96	108
NONMETROPOLITAN AREAS 9/	99	99	104	105	96	108	110	104	98	102	96	78
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	98	98	89	88	101	98	102	104	119	100	98	105
CHAMPAIGN-URBANA, ILL	104	104	100	101	105	120	95	106	122	101	100	107
CHICAGO, ILL.-NORTHWESTERN IND	99	99	101	102	98	110	87	93	100	95	102	108
CINCINNATI, OHIO-KY.-IND	96	96	101	102	88	78	87	101	105	82	97	103
CLEVELAND, OHIO	104	104	101	99	105	108	103	109	106	115	95	114
DAYTON, OHIO	96	96	99	100	89	91	76	104	103	88	98	108
DETROIT, MICH	100	100	96	96	99	103	95	106	105	99	100	110
GREEN BAY, WIS	97	97	90	92	98	97	86	104	106	93	98	107
INDIANAPOLIS, IND	100	100	98	99	98	99	95	111	109	93	98	107
KANSAS CITY, MO.-KANS	98	98	98	99	93	81	88	107	106	106	101	108
MILWAUKEE, WIS	103	103	96	95	107	110	107	108	117	94	99	107
MINNEAPOLIS-ST. PAUL, MINN	100	100	98	98	99	108	91	103	105	100	96	109
ST. LOUIS, MO.-ILL	98	98	103	103	92	80	86	112	98	88	95	102
WICHITA, KANS	96	96	93	95	93	99	79	108	105	100	98	106
NONMETROPOLITAN AREAS 9/	90	90	96	98	82	89	84	93	104	111	95	77
SOUTH:												
ATLANTA, GA	91	91	99	99	76	79	57	101	99	95	100	109
AUSTIN, TEX	93	93	88	89	89	88	78	107	105	89	101	104
BALTIMORE, MD	98	98	96	96	95	102	73	107	100	99	101	105
BATON ROUGE, LA	88	88	100	102	68	63	50	104	97	95	97	105
DALLAS, TEX	93	93	90	88	87	88	79	113	91	97	105	105
DURHAM, N.C	96	96	95	97	92	81	92	102	98	96	100	104
HOUSTON, TEX	97	97	98	97	90	83	84	108	97	97	104	99
NASHVILLE, TENN	95	95	93	95	90	88	81	107	110	88	99	106
ORLANDO, FLA	93	93	89	90	91	100	76	107	94	87	99	106
WASHINGTON, D.C.-MD.-VA	106	106	102	102	109	114	103	110	94	107	104	111
NONMETROPOLITAN AREAS 9/	85	85	93	94	71	61	70	96	84	102	98	75
WEST:												
BAKERSFIELD, CALIF	94	94	92	94	88	83	79	111	85	89	107	97
DENVER, COLO	97	97	96	97	91	78	80	105	119	94	98	100
LOS ANGELES-LONG BEACH, CALIF	100	100	94	92	99	113	88	119	97	94	109	103
SAN DIEGO, CALIF	98	98	93	89	97	105	95	111	96	90	106	99
SAN FRANCISCO-OAKLAND, CALIF	108	108	98	98	114	123	109	121	105	115	108	107
SEATTLE-EVERETT, WASH	106	106	103	102	108	121	95	106	110	105	103	109
HONOLULU	114	114	122	123	110	154	80	126	99	111	102	113
NONMETROPOLITAN AREAS 9/	88	88	91	93	78	82	74	94	105	113	99	79
ANCHORAGE, ALASKA	139	139	123	124	163	220	152	124	144	182	126	95

SEE FOOTNOTES FOLLOWING TABLE 6.

TABLE 6. INDEXES OF COMPARATIVE COSTS BASED ON A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1976
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION										
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	105	105	102	101	108	111	109	102	99	99	101	108
NONMETROPOLITAN AREAS 9/	86	86	94	96	75	66	73	93	102	103	97	75
NORTHEAST:												
BOSTON, MASS	125	125	109	109	153	142	200	115	101	93	97	111
BUFFALO, N.Y	109	109	101	101	117	133	116	109	114	100	94	108
HARTFORD, CONN	111	111	103	106	118	115	128	109	100	123	96	115
LANCASTER, PA	97	97	102	103	94	83	89	95	99	91	95	105
NEW YORK-NORTHEASTERN, N.J	119	119	114	111	137	136	163	98	94	106	103	113
PHILADELPHIA, PA-N.J	105	105	110	108	110	124	106	89	89	93	99	108
PITTSBURGH, PA	99	99	103	101	96	81	95	100	94	93	97	110
PORTLAND, MAINE	102	102	107	110	100	92	97	99	110	86	95	104
NONMETROPOLITAN AREAS 9/	96	96	102	103	92	82	115	100	100	99	96	76
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	99	99	90	88	101	100	101	102	117	100	98	107
CHAMPAIGN-URBANA, ILL	103	103	100	102	102	97	98	102	124	102	100	103
CHICAGO, ILL.-NORTHWESTERN IND	100	100	102	103	100	117	87	94	100	96	101	107
CINCINNATI, OHIO-KY.-IND	94	94	100	103	85	64	84	97	104	82	97	105
CLEVELAND, OHIO	103	103	100	100	103	96	104	103	107	118	96	113
DAYTON, OHIO	97	97	99	101	93	91	82	97	103	89	98	107
DETROIT, MICH	104	104	98	97	110	119	113	98	105	101	101	111
GREEN BAY, WIS	99	99	90	92	103	101	94	98	107	94	98	109
INDIANAPOLIS, IND	99	99	99	100	96	77	96	101	108	93	98	103
KANSAS CITY, MO.-KANS	101	101	103	101	96	83	92	104	105	107	101	107
MILWAUKEE, WIS	103	103	98	97	106	99	112	98	117	94	98	105
MINNEAPOLIS-ST. PAUL, MINN	99	99	101	98	96	93	89	97	105	100	96	108
ST. LOUIS, MO.-ILL	97	97	105	104	88	64	80	112	97	89	95	103
WICHITA, KANS	96	96	93	95	92	88	78	104	105	100	98	107
NONMETROPOLITAN AREAS 9/	87	87	96	99	77	71	77	89	111	107	95	76
SOUTH:												
ATLANTA, GA	91	91	100	99	78	74	61	97	97	95	100	105
AUSTIN, TEX	95	95	91	90	90	88	78	106	102	90	101	110
BALTIMORE, MD	98	98	99	96	94	89	77	100	98	100	100	106
BATON ROUGE, LA	89	89	100	102	71	61	53	101	94	97	96	107
DALLAS, TEX	97	97	92	89	93	112	80	110	90	97	105	110
DURHAM, N.C	93	93	95	98	86	69	80	97	95	96	100	107
HOUSTON, TEX	100	100	101	97	98	116	86	105	96	98	104	103
NASHVILLE, TENN	95	95	92	95	91	93	78	105	107	88	98	104
ORLANDO, FLA	92	91	89	90	87	74	78	101	91	88	99	105
WASHINGTON, D.C.-MD.-VA	105	105	102	103	108	105	112	106	92	108	104	108
NONMETROPOLITAN AREAS 9/	83	83	92	94	71	58	62	94	94	99	98	75
WEST:												
BAKERSFIELD, CALIF	94	94	92	95	89	84	79	108	81	89	107	100
DENVER, COLO	98	98	100	98	93	85	81	99	112	95	97	105
LOS ANGELES-LONG BEACH, CALIF	104	104	99	94	106	152	91	115	91	94	109	103
SAN DIEGO, CALIF	99	99	95	91	101	116	101	104	90	91	107	102
SAN FRANCISCO-OAKLAND, CALIF	108	108	100	100	111	111	110	115	100	117	108	108
SEATTLE-EVERETT, WASH	103	103	103	103	102	109	93	101	104	106	103	109
HONOLULU	113	113	125	124	110	139	95	106	93	111	102	118
NONMETROPOLITAN AREAS 9/	86	86	90	95	75	76	65	88	115	110	99	77
ANCHORAGE, ALASKA	133	134	124	126	150	181	149	115	151	175	125	89

SEE FOOTNOTES FOLLOWING TABLE 6.

Footnotes for 3 budgets, autumn 1976

1/ The family consists of a retired husband and wife, age 65 years or over.

2/ Total budget costs do not include personal income taxes.

3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from city.

4/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment and insurance on household contents.

5/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.

6/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners, nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.

7/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.

8/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.

9/ Places with population of 2,500 to 50,000.

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Significant changes were made in the method for updating family budgets for some local areas as a result of the Consumer Price Index revision program which was completed in January 1978. The changes are described on page 10 of this release.

THREE BUDGETS FOR A RETIRED COUPLE, AUTUMN 1978

The Bureau of Labor Statistics of the U.S. Department of Labor has updated its three hypothetical budgets for a retired couple. The updating reflects changes in prices between autumn 1977 and autumn 1978. The budgets and related area indexes can be used to compare costs in selected urban areas.

In the autumn of 1978, the estimated U.S. average annual cost, excluding personal income taxes, of the lower level budget for an urban retired couple was $5,514. The intermediate level budget cost $7,846, and the higher level budget $11,596 (table A). The budget costs are about 8.0 percent higher than in autumn of 1977 (table B). Costs for 39 metropolitan areas, four nonmetropolitan regions, and Anchorage, Alaska, are shown in tables 1, 2, and 3. Comparative indexes are shown in tables 4, 5, and 6.

The three budgets are made up of hypothetical lists of goods and services that were specified in the mid-1960's to portray three relative levels of living--lower, intermediate, and higher--for a retired couple. The lower budget was not designed as a subsistence or poverty level, but simply a level relatively lower than the intermediate budget.

Table A. Summary of annual budgets for a retired couple at three levels of living, urban United States, autumn 1978

Component	Lower budget	Intermediate budget	Higher budget
Total budget 1/	$5,514	$7,846	$11,596
Total family consumption	5,276	7,374	10,721
Food	1,725	2,299	2,884
Housing	1,831	2,641	4,139
Transportation	360	701	1,299
Clothing	220	369	568
Personal care	156	229	335
Medical care 2/	765(p)	769(p)	774(p)
Other family consumption	220	366	722
Other items	237	472	875

1/ Beginning with the autumn 1973 updating of the budgets for a retired couple, the total budget is defined as the sum of "total family consumption" and "other items." Income taxes are not included in the total budgets.

2/ The autumn 1978 cost estimates for medical care contain a preliminary estimate for "out-of-pocket" costs for Medicare.

NOTE: Because of rounding, sums of individual items may not equal totals.

Method of Updating

Consumption costs were updated to 1978 by applying the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) between autumn 1977 and autumn 1978 for individual areas to the autumn 1977 budget costs for each main class of goods and services. This method of updating is approximate because the CPI-W reflected spending patterns and prices paid for commodities and services purchased by urban wage earners and clerical workers general, without regard to their family type or level of living. The hypothetical spending behavior of the retired couple differs from the pattern of the CPI-W family. Also, the treatment of homeownership costs in the CPI differs from the treatment in the budgets, and the expenditure weights differ. The last direct pricing of the budgets was in spring 1969.

Changes in consumption costs reflect only changes in prices. The market baskets are based to a large extent on analysis of expenditure and consumption patterns of the early 1960's when these budgets were developed; the baskets have been held constant since then.

Table B. Percentage changes in the budgets for a retired couple, revised autumn 1977 to autumn 1978.

Component	Lower budget	Intermediate budget	Higher budget
Total budget	8.5	8.2	7.7
Total family consumption	8.5	8.2	7.8
Food	12.4	13.0	12.9
Housing	4.9	4.9	5.2
Transportation	6.8	6.5	6.9
Clothing	2.8	2.5	2.3
Personal care	6.8	7.0	7.0
Medical care	13.2 (p)	13.1 (p)	13.0 (p)
Other family consumption	5.3	5.5	5.1
Other items	8.2	8.3	7.1

Changes in Budgets, 1977-78

The autumn 1977 budgets shown in this release differ from those originally published. They have been revised to reflect a large upward revision in preliminary out-of-pocket Medicare costs. (The revised autumn 1977 total budget and medical care costs are shown in table C. Copies of the 1977 revised data for all the budget areas are available upon request from any of the regional offices listed at the end of this release.)

Based upon the revised 1977 data, between 1977 and 1978, the total cost of the lower budget rose by 8.5 percent, and the intermediate budget 8.2 percent, and the higher budget 7.7 percent. These are the largest increases since 1974.

The components with the largest increases were medical care and food, each increasing approximately 13 percent for all three budget levels. Because food and medical costs are smaller proportions of the total budget for the intermediate and higher budgets, the increases in total budget costs were less for these two levels than for the lower budget.

Reductions in property taxes had a considerable impact on budget costs in the California areas. The comparative cost indexes for these areas also were affected.

The budget costs are updated annually and reflect autumn price levels. During the period from October 1978 to June 1979, the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) rose 8.1 percent. The CPI for All Urban Consumers (CPI-U) rose 7.8 percent.

Table C. Revised annual budgets for a retired couple at three levels of living, Urban United States, autumn 1977

Component	Lower budget	Intermediate budget	Higher budget
Total budget 1/	$5,081	$7,249	$10,763
Total consumption	4,863	6,814	9,946
Medical care	676	680	685

1/ The 1977 "other items" component was affected slightly by the revision in medical care.

Description of the Three Budgets

The retired couple is defined as a husband, age 65 or over, and his wife. They are assumed to be self-supporting and living in an urban area; they are in reasonably good health and able to take care of themselves. Different qualities and quantities of goods and services are provided for each level due to variations in consumption patterns, differences in climate, and differences in type of transportation facilities.

Food-at-home costs in the budgets are based on quantities in the 1964 low-, moderate-, and liberal-cost food plans developed by the U.S. Department of Agriculture in accordance with nutritional standards formulated by the National Research Council of the National Academy of Sciences. Also included in the food total is a specified number of meals away from home and an allowance for guest meals, which vary at each budget level.

Shelter allowances for all three budget levels are based on average costs for rented and owned dwellings. Rental costs include contract rent, estimated costs of fuel and utilities where these are not part of the rent, and insurance on household contents. Homeowner costs are based on the assumption that retired couples own their homes and have no payments for mortgage principal and interest.

The medical care component provides for "out-of-pocket" costs for Medicare and allows for items not covered by Medicare--dental care, eye glasses, most out-of-hospital prescription and nonprescription drugs, and a checkup visit to a physician by Medicare enrollees who do not use any Medicare services within one calendar year. Medical costs not covered by Medicare are the same for all three budget levels except for very minor differences in the cost of eyeglass frames.

The sources of data, methods of calculation, and quantities of goods and services for all the components in the three budgets are described in detail in BLS Bulletin 1570-6, "Three Budgets for a Retired Couple in Urban Areas of the United States, 1967-68." Copies may be obtained under accession number PB 227521/AS at a cost of $6.00 from the National Technical Information Service, U.S. Department of Commerce, Springfield, Virginia 22151. Supplements

with budgets for spring 1969-70 and autumn 1971 through 1977 are available free of charge from BLS Regional Offices.

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SPECIAL NOTE ON METHOD OF UPDATING

The 1978 consumption budgets were estimated by applying price changes for individual areas between autumn 1977 and autumn 1978, reported in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), to the appropriate autumn 1977 budget costs for each main class of goods and services. The budgets have been updated by the CPI-W since 1969 when the last direct pricing took place. This method of updating is approximate because the CPI-W reflected spending patterns and prices paid for commodities and services purchased by urban wage earners and clerical workers generally, without regard to their family type and level of living, and because the updating is done at a relatively aggregated level.

Users should note that the procedures used in updating the budgets to 1978 differ from procedures used previously because the area sample was changed in January 1978 when the CPI revision program was completed. As a result, individual area price changes between autumn 1977 and autumn 1978 were available for only 25 of the budget areas.

Some data on individual area price changes were available for the remaining 19 budget areas through April/May/June 1978 when the unrevised CPI-W was discontinued. These data, along with price change data for appropriate region/population size classes, were used to update the remaining 19 areas. Thus, these areas were updated with some price data that does not specifically pertain to these areas.

In line with past revisions of the program, the Bureau of Labor Statistics intends to comprehensively revise the family budget series. A committee of experts has been formed to conduct research and develop approaches to be used in this revision. The number of areas for which budgets will be published in the future will depend upon the resources available and upon the revision methodology chosen. Users will be informed about the progress of this revision.

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TABLE 1. ANNUAL COSTS OF A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1978

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES 10/	$5514	$ 5276	$1725	$1594	$131	$1831	$1370	$1284	$1428	$461
METROPOLITAN AREAS 11/	5617	5375	1739	1610	129	1928	1457	1371	1515	471
NONMETROPOLITAN AREAS 11/	5206	4982	1685	1548	137	1542	1110	1025	1167	432
NORTHEAST:										
BOSTON, MASS	6038	5778	1806	1676	130	2524	2037	1568	2349	487
BUFFALO, N.Y	5886	5633	1731	1609	122	2070	1594	1278	1804	476
HARTFORD, CONN	6116	5853	1805	1669	136	2162	1693	1605	1752	469
LANCASTER, PA	5430	5196	1738	1630	108	1774	1328	1128	1461	446
NEW YORK-NORTHEASTERN, N.J	6098	5835	1897	1740	157	2472	2004	1466	2362	468
PHILADELPHIA, PA-N.J	5423	5189	1891	1742	149	1906	1466	1243	1614	440
PITTSBURGH, PA	5544	5305	1760	1622	138	1789	1337	1213	1420	452
PORTLAND, MAINE 11/	5819	5568	1734	1620	114	2020	1532	1440	1594	488
NONMETROPOLITAN AREAS 11/	5665	5421	1789	1630	159	1834	1455	1386	1501	379
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	5432	5198	1593	1469	124	1824	1361	1351	1367	463
CHAMPAIGN-URBANA, ILL	5630	5388	1712	1610	102	1862	1377	1417	1351	485
CHICAGO, ILL.-NORTHWESTERN IND	5273	5046	1792	1680	112	1787	1335	1442	1264	452
CINCINNATI, OHIO-KY,-IND	5441	5207	1804	1692	112	1639	1213	1062	1313	426
CLEVELAND, OHIO	5745	5498	1761	1619	142	1909	1468	1313	1571	441
DAYTON, OHIO	5468	5233	1723	1611	112	1744	1252	1215	1277	492
DETROIT, MICH	5577	5337	1715	1591	124	1783	1373	1349	1389	410
GREEN BAY, WIS	5345	5115	1590	1491	99	1733	1204	1236	1183	529
INDIANAPOLIS, IND	5512	5275	1664	1559	105	1792	1332	1266	1376	460
KANSAS CITY, MO.-KANS	5563	5323	1783	1661	122	1692	1224	1112	1299	468
MILWAUKEE, WIS	5619	5377	1645	1528	117	1904	1451	1411	1478	453
MINNEAPOLIS-ST. PAUL, MINN	5634	5391	1701	1575	126	1912	1465	1455	1471	447
ST. LOUIS, MO.-ILL	5458	5223	1825	1706	119	1634	1168	1089	1220	466
WICHITA, KANS 11/	5483	5247	1688	1578	110	1760	1267	1313	1236	493
NONMETROPOLITAN AREAS 11/	5337	5107	1721	1588	133	1626	1221	1185	1245	405
SOUTH:										
ATLANTA, GA	4972	4758	1641	1523	118	1361	876	979	807	485
AUSTIN, TEX	5140	4919	1521	1403	118	1622	1131	1140	1125	491
BALTIMORE, MD	5401	5168	1617	1491	126	1775	1259	1365	1189	516
BATON ROUGE, LA	4999	4784	1703	1585	118	1274	800	852	766	474
DALLAS, TEX	5170	4947	1565	1445	120	1586	1126	1142	1115	460
DURHAM, N.C	5382	5150	1589	1489	100	1785	1291	1134	1396	494
HOUSTON, TEX	5319	5090	1615	1474	141	1639	1146	1036	1219	493
NASHVILLE, TENN	5184	4961	1576	1471	105	1622	1126	1097	1146	496
ORLANDO, FLA	5232	5007	1505	1394	111	1733	1242	1506	1066	491
WASHINGTON, D.C.-MD.-VA 11/	5967	5710	1722	1594	128	2116	1633	1683	1600	483
NONMETROPOLITAN AREAS	4973	4759	1630	1497	133	1402	937	801	1028	465
WEST:										
BAKERSFIELD, CALIF	5222	4997	1663	1553	110	1510	1037	1145	965	473
DENVER, COLO	5488	5252	1749	1628	121	1674	1169	1038	1256	505
LOS ANGELES-LONG BEACH, CALIF	5443	5209	1694	1558	136	1625	1175	1623	876	450
SAN DIEGO, CALIF	5294	5066	1613	1475	138	1614	1175	1440	998	439
SAN FRANCISCO-OAKLAND, CALIF	5884	5631	1764	1642	122	1858	1362	1625	1186	496
SEATTLE-EVERETT, WASH	6089	5827	1756	1623	133	2146	1620	1643	1604	526
HONOLULU 11/	6357	6083	2198	2068	130	1927	1359	1835	1042	568
NONMETROPOLITAN AREAS 11/	5387	5155	1715	1577	138	1619	1205	1189	1216	414
ANCHORAGE, ALASKA	8178	7826	2279	2084	195	3140	2451	2902	2150	689

SEE FOOTNOTES FOLLOWING TABLE 3.

LOWER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES	$ 360	$220	$156	$765	$220	$237
METROPOLITAN AREAS 10/ 11/	324	222	155	770	237	242
NONMETROPOLITAN AREAS 11/	466	212	162	747	168	224
NORTHEAST:						
BOSTON, MASS	77	228	143	741	259	260
BUFFALO, N.Y	468	263	146	719	236	253
HARTFORD, CONN	461	230	197	743	255	263
LANCASTER, PA	411	227	130	718	198	234
NEW YORK-NORTHEASTERN, N.J	80	202	159	775	250	263
PHILADELPHIA, PA-N.J	79	184	147	750	232	234
PITTSBURGH, PA	443	193	145	742	233	239
PORTLAND, MAINE	435	271	128	736	244	251
NONMETROPOLITAN AREAS 11/	508	225	149	747	169	244
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	385	255	154	758	229	234
CHAMPAIGN-URBANA, ILL	399	272	164	759	220	242
CHICAGO, ILL.-NORTHWESTERN IND	80	211	156	775	245	227
CINCINNATI, OHIO-KY,-IND	394	235	133	759	243	234
CLEVELAND, OHIO	419	241	185	738	245	247
DAYTON, OHIO	395	230	134	761	246	235
DETROIT, MICH	434	231	157	773	244	240
GREEN BAY, WIS	392	241	158	766	235	230
INDIANAPOLIS, IND	440	238	144	756	241	237
KANSAS CITY, MO.-KANS	432	236	166	783	231	240
MILWAUKEE, WIS	424	253	158	753	240	242
MINNEAPOLIS-ST. PAUL, MINN	416	223	162	731	246	243
ST. LOUIS, MO.-ILL	446	203	146	736	233	235
WICHITA, KANS 11/	413	242	153	761	230	236
NONMETROPOLITAN AREAS 11/	443	238	172	737	170	230
SOUTH:						
ATLANTA, GA	391	218	148	761	238	214
AUSTIN, TEX	414	231	143	766	222	221
BALTIMORE, MD	422	212	156	760	226	233
BATON ROUGE, LA	424	234	163	753	233	215
DALLAS, TEX	433	197	151	789	226	223
DURHAM, N.C	404	211	152	785	224	232
HOUSTON, TEX	422	218	165	804	227	229
NASHVILLE, TENN	404	251	134	751	223	223
ORLANDO, FLA	414	221	135	765	234	225
WASHINGTON, D.C.-MD.-VA 11/	445	203	179	794	251	257
NONMETROPOLITAN AREAS 11/	468	190	155	750	164	214
WEST:						
BAKERSFIELD, CALIF	453	186	139	837	209	225
DENVER, COLO	428	280	139	752	230	236
LOS ANGELES-LONG BEACH, CALIF-	493	208	148	826	215	234
SAN DIEGO, CALIF	463	210	145	801	220	228
SAN FRANCISCO-OAKLAND, CALIF--	506	242	186	829	246	253
SEATTLE-EVERETT, WASH	467	246	177	792	243	262
HONOLULU	537	223	169	778	251	274
NONMETROPOLITAN AREAS 11/	479	227	175	762	178	232
ANCHORAGE, ALASKA	685	287	250	970	215	352

SEE FOOTNOTES FOLLOWING TABLE 3.

INTERMEDIATE BUDGET CONTINUED:

AREA	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	OTHER ITEMS 9/
URBAN UNITED STATES	$ 701	$369	$229	$769	$366	$472
METROPOLITAN AREAS 10/	708	375	224	774	394	488
NONMETROPOLITAN AREAS 11/	680	350	242	753	282	425
NORTHEAST:						
BOSTON, MASS	729	388	206	746	426	557
BUFFALO, N.Y	817	445	208	723	392	507
HARTFORD, CONN	814	385	286	746	424	525
LANCASTER, PA	752	380	192	719	350	466
NEW YORK-NORTHEASTERN, N.J	516	347	234	777	408	545
PHILADELPHIA, PA-N.J	615	308	209	758	386	492
PITTSBURGH, PA	778	339	207	750	387	479
PORTLAND, MAINE 11/	778	453	187	745	390	500
NONMETROPOLITAN AREAS 11/	742	378	230	753	280	468
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	740	435	226	761	383	466
CHAMPAIGN-URBANA, ILL	748	467	241	765	400	493
CHICAGO, ILL.-NORTHWESTERN IND	648	359	221	777	401	467
CINCINNATI, OHIO-KY,-IND	707	413	188	761	397	463
CLEVELAND, OHIO	754	401	266	744	410	491
DAYTON, OHIO	721	390	195	765	408	458
DETROIT, MICH	766	397	224	777	401	479
GREEN BAY, WIS	723	400	220	767	398	459
INDIANAPOLIS, IND	772	404	209	758	406	471
KANSAS CITY, MO.-KANS	763	408	240	784	391	472
MILWAUKEE, WIS	767	435	226	759	400	487
MINNEAPOLIS-ST. PAUL, MINN	735	373	231	735	412	476
ST. LOUIS, MO.-ILL	785	350	203	741	377	467
WICHITA, KANS 11/	752	407	227	764	397	468
NONMETROPOLITAN AREAS 11/	661	389	256	744	286	435
SOUTH:						
ATLANTA, GA	700	375	221	764	396	431
AUSTIN, TEX	745	391	202	772	373	444
BALTIMORE, MD	750	372	235	766	381	464
BATON ROUGE, LA	743	395	238	756	378	429
DALLAS, TEX	771	335	220	797	375	447
DURHAM, N.C	725	356	217	791	375	454
HOUSTON, TEX	740	370	237	807	364	458
NASHVILLE, TENN	731	427	199	756	380	446
ORLANDO, FLA	744	379	198	769	392	437
WASHINGTON, D.C.-MD.-VA 11/	796	343	271	799	420	507
NONMETROPOLITAN AREAS 11/	680	309	230	755	277	407
WEST:						
BAKERSFIELD, CALIF	783	307	205	838	364	444
DENVER, COLO	743	453	207	758	383	465
LOS ANGELES-LONG BEACH, CALIF	820	338	216	830	363	459
SAN DIEGO, CALIF	785	346	209	810	373	447
SAN FRANCISCO-OAKLAND, CALIF	861	395	271	832	403	500
SEATTLE-EVERETT, WASH	773	400	254	795	402	511
HONOLULU	887	370	247	784	418	541
NONMETROPOLITAN AREAS 11/	665	392	270	767	294	431
ANCHORAGE, ALASKA	929	497	400	972	354	658

SEE FOOTNOTES FOLLOWING TABLE 3.

TABLE 2. ANNUAL COSTS OF AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1978

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER			HOUSE-FURNISHINGS & OPERATIONS
							TOTAL 4/	RENTER COSTS 5/	HOMEOWNER COSTS 6/	
URBAN UNITED STATES	$7846	$ 7374	$2299	$2052	$247	$2641	$1689	$1690	$1689	$952
METROPOLITAN AREAS 10/	8108	7620	2328	2066	262	2815	1794	1817	1782	1021
NONMETROPOLITAN AREAS 11/	7063	6638	2210	2009	202	2121	1373	1309	1407	748
NORTHEAST:										
BOSTON, MASS	9257	8700	2471	2216	255	3734	2658	2198	2906	1076
BUFFALO, N.Y	8435	7928	2350	2105	245	2993	1957	1830	2025	1036
HARTFORD, CONN	8725	8200	2471	2183	288	3074	1991	2082	1942	1083
LANCASTER, PA	7753	7287	2345	2135	210	2549	1605	1522	1649	944
NEW YORK-NORTHEASTERN, N.J	9061	8516	2592	2257	335	3642	2549	2114	2783	1093
PHILADELPHIA, PA-N.J	8187	7695	2566	2254	312	2853	1878	1786	1928	975
PITTSBURGH, PA	7966	7487	2391	2117	274	2635	1660	1529	1731	975
PORTLAND, MAINE 11/	8307	7807	2412	2200	212	2842	1834	1838	1832	1008
NONMETROPOLITAN AREAS 11/	7773	7305	2355	2126	229	2567	1876	1722	1959	691
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	7747	7281	2091	1857	234	2645	1672	1676	1670	973
CHAMPAIGN-URBANA, ILL	8190	7697	2266	2045	221	2810	1779	2016	1651	1031
CHICAGO, ILL.-NORTHWESTERN IND	7765	7298	2329	2109	220	2563	1585	1806	1466	978
CINCINNATI, OHIO-KY,-IND	7700	7237	2348	2126	222	2423	1509	1398	1568	914
CLEVELAND, OHIO	8168	7677	2312	2040	272	2790	1822	1833	1816	968
DAYTON, OHIO	7619	7161	2242	2035	207	2440	1448	1511	1414	992
DETROIT, MICH	7965	7486	2239	1994	245	2682	1728	1773	1703	954
GREEN BAY, WIS	7638	7179	2075	1887	188	2596	1509	1632	1442	1087
INDIANAPOLIS, IND	7832	7361	2184	1964	220	2628	1671	1643	1686	957
KANSAS CITY, MO.-KANS	7852	7380	2320	2092	228	2474	1485	1386	1539	989
MILWAUKEE, WIS	8098	7611	2198	1928	270	2826	1824	1773	1851	1002
MINNEAPOLIS-ST. PAUL, MINN	7915	7439	2235	1984	251	2718	1719	1832	1658	999
ST. LOUIS, MO.-ILL	7766	7299	2375	2133	242	2468	1432	1369	1466	1036
WICHITA, KANS 11/	7778	7310	2169	1974	195	2594	1572	1707	1500	1022
NONMETROPOLITAN AREAS 11/	7234	6799	2223	2033	190	2240	1524	1535	1518	716
SOUTH:										
ATLANTA, GA	7172	6741	2225	1968	257	2060	1103	1268	1014	957
AUSTIN, TEX	7384	6940	2037	1821	216	2420	1434	1550	1371	986
BALTIMORE, MD	7717	7253	2208	1962	246	2541	1439	1760	1266	1102
BATON ROUGE, LA	7126	6697	2291	2068	223	1896	978	1090	917	918
DALLAS, TEX	7431	6984	2129	1871	258	2357	1425	1596	1333	932
DURHAM, N.C	7544	7090	2140	1952	188	2486	1506	1380	1574	980
HOUSTON, TEX	7614	7156	2202	1918	284	2436	1453	1373	1496	983
NASHVILLE, TENN	7408	6962	2111	1914	197	2358	1378	1483	1322	980
ORLANDO, FLA	7265	6828	2018	1808	210	2328	1358	1578	1239	970
WASHINGTON, D.C.-MD.-VA 11/	8427	7920	2339	2093	246	2952	1861	1900	1840	1091
NONMETROPOLITAN AREAS	6763	6356	2175	1973	202	1930	1151	1039	1211	779
WEST:										
BAKERSFIELD, CALIF	7382	6938	2168	1964	204	2273	1285	1470	1185	988
DENVER, COLO	7733	7268	2268	2039	229	2456	1381	1380	1381	1075
LOS ANGELES-LONG BEACH, CALIF	7634	7175	2219	1947	272	2389	1401	2044	1055	988
SAN DIEGO, CALIF	7435	6988	2135	1829	306	2330	1405	1846	1168	925
SAN FRANCISCO-OAKLAND, CALIF	8309	7809	2315	2068	247	2732	1624	2114	1360	1108
SEATTLE-EVERETT, WASH	8500	7989	2328	2043	285	3037	1917	2141	1796	1120
HONOLULU	8997	8446	2864	2586	278	2876	1728	2536	1293	1148
NONMETROPOLITAN AREAS	7161	6730	2179	1977	202	2163	1409	1447	1388	754
ANCHORAGE, ALASKA	10932	10274	2897	2604	293	4225	2928	3594	2569	1297

SEE FOOTNOTES FOLLOWING TABLE 3.

HIGHER BUDGET CONTINUED:

AREA	FAMILY CONSUMPTION					OTHER ITEMS 9/
	TRANSPORTATION 7/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 8/	
URBAN UNITED STATES	$1299	$568	$335	$774	$722	$875
METROPOLITAN AREAS 10/	1327	563	332	779	780	908
NONMETROPOLITAN AREAS 11/	1214	585	344	759	550	776
NORTHEAST:						
BOSTON, MASS	1428	583	301	751	809	1075
BUFFALO, N.Y	1404	659	308	726	775	930
HARTFORD, CONN	1403	568	417	749	632	951
LANCASTER, PA	1280	568	281	723	745	845
NEW YORK-NORTHEASTERN, N.J	1250	518	348	782	805	1010
PHILADELPHIA, PA-N.J	1197	455	308	765	776	910
PITTSBURGH, PA	1357	503	309	752	797	887
PORTLAND, MAINE 11/	1333	667	278	746	738	889
NONMETROPOLITAN AREAS 11/	1313	593	324	758	542	844
NORTH CENTRAL:						
CEDAR RAPIDS, IOWA	1336	659	333	767	774	872
CHAMPAIGN-URBANA, ILL	1347	734	357	770	756	904
CHICAGO, ILL.-NORTHWESTERN IND	1217	557	327	779	783	874
CINCINNATI, OHIO-KY,-IND	1253	627	279	768	765	845
CLEVELAND, OHIO	1323	624	396	754	811	901
DAYTON, OHIO	1256	604	289	771	797	861
DETROIT, MICH	1309	618	333	784	795	922
GREEN BAY, WIS	1267	619	324	769	796	871
INDIANAPOLIS, IND	1307	616	307	767	768	865
KANSAS CITY, MO.-KANS	1373	624	356	788	760	894
MILWAUKEE, WIS	1306	665	333	760	784	903
MINNEAPOLIS-ST. PAUL, MINN	1284	576	342	741	813	877
ST. LOUIS, MO.-ILL	1462	534	300	746	756	859
WICHITA, KANS	1356	629	334	773	798	868
NONMETROPOLITAN AREAS 11/	1166	642	365	751	558	787
SOUTH:						
ATLANTA, GA	1251	567	327	769	756	805
AUSTIN, TEX	1364	584	299	777	780	843
BALTIMORE, MD	1300	564	346	771	760	859
BATON ROUGE, LA	1334	587	356	757	766	804
DALLAS, TEX	1386	511	323	800	764	859
DURHAM, N.C	1275	528	318	794	757	821
HOUSTON, TEX	1347	566	351	813	742	879
NASHVILLE, TENN	1322	639	291	759	733	827
ORLANDO, FLA	1290	567	293	777	771	802
WASHINGTON, D.C.-MD.-VA 11/	1420	515	399	804	814	935
NONMETROPOLITAN AREAS	1233	531	327	761	544	752
WEST:						
BAKERSFIELD, CALIF	1417	451	302	844	737	827
DENVER, COLO	1325	657	307	762	794	874
LOS ANGELES-LONG BEACH, CALIF	1471	492	317	833	717	882
SAN DIEGO, CALIF	1365	499	310	820	763	844
SAN FRANCISCO-OAKLAND, CALIF	1533	577	403	838	803	921
SEATTLE-EVERETT, WASH	1348	583	376	802	796	922
HONOLULU	1388	534	361	791	860	979
NONMETROPOLITAN AREAS 11/	1157	659	386	773	564	783
ANCHORAGE, ALASKA	1586	801	563	976	655	1148

SEE FOOTNOTES FOLLOWING TABLE 3.

TABLE 3. ANNUAL COSTS OF A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1978

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION								
		TOTAL CONSUMPTION	FOOD			HOUSING 3/				
			TOTAL	FOOD AT HOME	FOOD AWAY FROM HOME	TOTAL	SHELTER TOTAL 4/	SHELTER RENTER COSTS 5/	SHELTER HOMEOWNER COSTS 6/	HOUSE-FURNISHINGS & OPERATIONS
URBAN UNITED STATES	$11596	$10721	$2884	$2446	$437	$4139	$2407	$2558	$2343	$1619
METROPOLITAN AREAS 10/	12069	11161	2927	2462	465	4454	2622	2842	2527	1719
NONMETROPOLITAN AREAS 11/	10182	9405	2753	2400	353	3199	1766	1707	1791	1320
NORTHEAST:										
BOSTON, MASS	14466	13391	3052	2603	449	6467	4525	3539	4947	1829
BUFFALO, N.Y	12384	11454	2890	2470	420	4692	2838	3233	2669	1741
HARTFORD, CONN	12683	11732	2939	2565	374	4824	2888	2863	2898	1823
LANCASTER, PA	11168	10323	2907	2495	412	3819	2076	2108	2062	1630
NEW YORK-NORTHEASTERN, N.J	13529	12519	3190	2644	546	5626	3726	3385	3872	1787
PHILADELPHIA, PA-N.J	12091	11181	3184	2646	538	4496	2689	3112	2507	1694
PITTSBURGH, PA	11772	10885	2988	2497	491	4179	2380	2152	2477	1686
PORTLAND, MAINE	11789	10900	2974	2599	375	4164	2343	2374	2329	1708
NONMETROPOLITAN AREAS 11/	11154	10310	2918	2498	420	3862	2560	1980	2808	1189
NORTH CENTRAL:										
CEDAR RAPIDS, IOWA	11555	10683	2656	2214	442	4158	2389	2592	2302	1656
CHAMPAIGN-URBANA, ILL	12012	11108	2869	2455	414	4275	2396	2480	2360	1766
CHICAGO, ILL.-NORTHWESTERN IND	11584	10710	2953	2533	420	4094	2311	2926	2048	1670
CINCINNATI, OHIO-KY,-IND	11162	10317	2942	2560	382	3683	1939	1748	2106	1571
CLEVELAND, OHIO	11971	11070	2889	2448	441	4273	2512	2464	2533	1648
DAYTON, OHIO	11389	10528	2816	2440	376	3995	2151	2277	2097	1731
DETROIT, MICH	12265	11343	2846	2414	432	4658	2900	3098	2815	1645
GREEN BAY, WIS	11540	10669	2601	2265	336	4293	2291	2573	2170	1889
INDIANAPOLIS, IND	11458	10593	2787	2361	426	4041	2225	1932	2351	1703
KANSAS CITY, MO.-KANS	11871	10977	3039	2520	519	4037	2214	2143	2245	1710
MILWAUKEE, WIS	11994	11091	2834	2338	496	4409	2614	2419	2698	1682
MINNEAPOLIS-ST. PAUL, MINN	11624	10747	2889	2377	512	4102	2307	2390	2271	1682
ST. LOUIS, MO.-ILL	11364	10505	3020	2566	454	3687	1813	1662	1877	1761
WICHITA, KANS	11498	10630	2721	2369	352	4019	2117	2295	2040	1789
NONMETROPOLITAN AREAS 11/	10330	9543	2797	2447	350	3264	1893	1852	1911	1258
SOUTH:										
ATLANTA, GA	10590	9785	2823	2358	465	3292	1575	1791	1482	1604
AUSTIN, TEX	11135	10292	2655	2184	471	3833	2053	2344	1928	1667
BALTIMORE, MD	11369	10510	2845	2355	490	3924	1954	2309	1802	1857
BATON ROUGE, LA	10579	9775	2881	2484	397	3094	1432	1610	1356	1549
DALLAS, TEX	11371	10512	2751	2237	514	3977	2245	3069	1892	1619
DURHAM, N.C	10821	10000	2704	2350	354	3624	1885	1779	1930	1626
HOUSTON, TEX	11652	10773	2832	2298	534	4122	2362	2904	2129	1647
NASHVILLE, TENN	10912	10085	2626	2285	341	3715	1962	2382	1782	1640
ORLANDO, FLA	10546	9744	2520	2162	358	3526	1759	1760	1759	1654
WASHINGTON, D.C.-MD.-VA 11/	12459	11524	2924	2506	418	4648	2762	2644	2812	1773
NONMETROPOLITAN AREAS	9834	9082	2698	2348	350	2988	1491	1479	1496	1384
WEST:										
BAKERSFIELD, CALIF	10902	10075	2725	2375	350	3599	1824	2245	1643	1662
DENVER, COLO	11583	10709	2946	2468	478	3918	2032	2268	1931	1773
LOS ANGELES-LONG BEACH, CALIF	11696	10814	2912	2363	549	4072	2317	4160	1527	1642
SAN DIEGO, CALIF	11146	10302	2746	2219	527	3799	2142	3088	1736	1544
SAN FRANCISCO-OAKLAND, CALIF	12255	11334	2963	2504	459	4217	2208	2869	1925	1896
SEATTLE-EVERETT, WASH	12275	11353	2923	2471	452	4525	2592	2910	2456	1820
HONOLULU	13085	12106	3669	3113	556	4503	2519	3480	2107	1871
NONMETROPOLITAN AREAS 11/	10278	9495	2706	2398	308	3250	1790	2024	1690	1347
ANCHORAGE, ALASKA	15512	14364	3660	3156	504	6123	3806	4466	3523	2204

SEE FOOTNOTES FOLLOWING TABLE 3.

Footnotes for 3 budgets, autumn 1978

1/ The family consists of a retired husband and wife, age 65 years or over.

2/ Total budget costs do not include personal income taxes.

3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.

4/ The average costs of shelter were weighted by the the following proportions: Lower budget, 40 percent for renters, 60 percent for homeowners; intermediate budget, 35 percent for tenters, 65 percent for homeowners; higher budget, 30 percent for renters, 70 percent for homeowners.

5/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

6/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.

7/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners and 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.

8/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.

9/ Includes allowances for gifts and contributions. The higher budget also includes an allowance for life insurance.

10/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.

11/ Places with population of 2,500 to 50,000.

NOTE: Because of rounding, sums of individual items may not equal totals.

TABLE 4. INDEXES OF COMPARATIVE COSTS BASED ON A LOWER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1978
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION											
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	102	102	101	101	105	107	106	90	101	99	101	108
NONMETROPOLITAN AREAS 9/	94	94	98	97	84	80	82	129	96	104	98	76
NORTHEAST:												
BOSTON, MASS	110	110	105	105	138	122	164	21	104	92	97	118
BUFFALO, N.Y	107	107	100	101	113	100	126	130	120	94	94	107
HARTFORD, CONN	111	111	105	105	118	125	123	128	105	126	97	116
LANCASTER, PA	98	98	101	102	97	88	102	114	103	83	94	90
NEW YORK-NORTHEASTERN, N.J	111	111	110	109	135	114	165	22	92	102	101	114
PHILADELPHIA, PA-N.J	98	98	110	109	104	97	113	22	84	94	98	105
PITTSBURGH, PA	101	101	102	102	98	94	99	123	88	93	97	106
PORTLAND, MAINE	106	106	101	102	110	112	112	121	123	82	96	111
NONMETROPOLITAN AREAS 9/	103	103	104	102	100	108	105	141	102	96	98	77
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	99	99	92	92	100	105	96	107	116	99	99	104
CHAMPAIGN-URBANA, ILL	102	102	99	101	102	110	95	111	124	105	99	100
CHICAGO, ILL.-NORTHWESTERN IND	96	96	104	105	98	112	89	22	96	100	101	111
CINCINNATI, OHIO-KY,-IND	99	99	105	106	90	83	92	109	107	85	99	110
CLEVELAND, OHIO	104	104	102	102	104	102	110	116	110	119	96	111
DAYTON, OHIO	99	99	100	101	95	95	89	110	105	86	99	112
DETROIT, MICH	101	101	99	100	97	105	97	121	105	101	101	111
GREEN BAY, WIS	97	97	92	94	95	96	83	109	110	101	100	107
INDIANAPOLIS, IND	100	100	96	98	98	99	96	122	108	92	99	110
KANSAS CITY, MO.-KANS	101	101	103	104	92	87	91	120	107	106	102	105
MILWAUKEE, WIS	102	102	95	96	104	110	104	118	115	101	98	109
MINNEAPOLIS-ST. PAUL, MINN	102	102	99	99	104	113	103	116	101	104	96	112
ST. LOUIS, MO.-ILL	99	99	106	107	89	85	85	124	92	94	96	106
WICHITA, KANS	99	99	98	99	96	102	87	115	110	98	99	105
NONMETROPOLITAN AREAS 9/	97	97	100	100	89	92	87	123	108	110	96	77
SOUTH:												
ATLANTA, GA	90	90	95	96	74	76	57	109	99	95	99	108
AUSTIN, TEX	93	93	88	88	89	89	79	115	105	92	100	101
BALTIMORE, MD	98	98	94	94	97	106	83	117	96	100	99	103
BATON ROUGE, LA	91	91	99	99	70	66	54	118	106	104	98	106
DALLAS, TEX	94	94	91	91	87	89	78	120	90	97	103	103
DURHAM, N.C	98	98	92	93	97	88	98	112	96	97	103	102
HOUSTON, TEX	96	96	94	92	90	81	85	117	99	106	105	103
NASHVILLE, TENN	94	94	91	92	89	85	80	112	114	86	98	101
ORLANDO, FLA	95	95	87	87	95	117	75	115	100	87	100	106
WASHINGTON, D.C.-MD.-VA	108	108	100	100	116	131	112	124	92	115	104	114
NONMETROPOLITAN AREAS 9/	90	90	94	94	77	62	72	130	86	99	98	75
WEST:												
BAKERSFIELD, CALIF	95	95	96	97	82	89	68	126	85	89	109	95
DENVER, COLO	100	100	101	102	91	81	88	119	127	89	98	105
LOS ANGELES-LONG BEACH, CALIF	99	99	98	98	89	126	61	137	95	95	108	98
SAN DIEGO, CALIF	96	96	94	93	88	112	70	129	95	93	105	100
SAN FRANCISCO-OAKLAND, CALIF	107	107	102	103	101	127	83	141	110	119	108	112
SEATTLE-EVERETT, WASH	110	110	102	102	117	128	112	130	112	113	104	110
HONOLULU	115	115	127	130	105	143	73	149	101	108	102	114
NONMETROPOLITAN AREAS 9/	98	98	99	99	88	93	85	133	103	112	100	81
ANCHORAGE, ALASKA	148	148	132	131	171	226	151	190	130	160	127	98

SEE FOOTNOTES FOLLOWING TABLE 6.

TABLE 5. INDEXES OF COMPARATIVE COSTS BASED ON AN INTERMEDIATE BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1978
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION											
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	103	103	101	101	107	108	106	101	102	98	101	108
NONMETROPOLITAN AREAS 9/	90	90	96	98	80	77	83	97	95	106	98	77
NORTHEAST:												
BOSTON, MASS	118	118	107	108	141	130	172	104	105	90	97	116
BUFFALO, N.Y	108	108	102	103	113	108	120	117	121	91	94	107
HARTFORD, CONN	111	111	107	106	116	123	115	116	104	125	97	116
LANCASTER, PA	99	99	102	104	97	90	98	107	103	84	93	96
NEW YORK-NORTHEASTERN, N.J	115	115	113	110	138	125	165	74	94	102	101	111
PHILADELPHIA, PA-N.J	104	104	112	110	108	106	114	88	83	91	99	105
PITTSBURGH, PA	102	102	104	103	100	90	102	111	92	90	98	106
PORTLAND, MAINE	106	106	105	107	108	109	108	111	123	82	97	107
NONMETROPOLITAN AREAS 9/	99	99	102	104	97	102	116	106	102	100	98	77
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	99	99	91	90	100	99	99	106	118	99	99	105
CHAMPAIGN-URBANA, ILL	104	104	99	100	106	119	98	107	127	105	99	109
CHICAGO, ILL.-NORTHWESTERN IND	99	99	101	103	97	107	87	92	97	97	101	110
CINCINNATI, OHIO-KY,-IND	98	98	102	104	92	83	93	101	112	82	99	108
CLEVELAND, OHIO	104	104	101	99	106	108	108	108	109	116	97	112
DAYTON, OHIO	97	97	98	99	92	89	84	103	106	85	99	111
DETROIT, MICH	102	102	97	97	102	105	101	109	108	98	101	110
GREEN BAY, WIS	97	97	90	92	98	97	85	103	108	96	100	109
INDIANAPOLIS, IND	100	100	95	96	100	97	100	110	109	91	99	111
KANSAS CITY, MO.-KANS	100	100	101	102	94	82	91	109	111	105	102	107
MILWAUKEE, WIS	103	103	96	94	107	105	110	109	118	99	99	109
MINNEAPOLIS-ST. PAUL, MINN	101	101	97	97	103	108	98	105	101	101	96	113
ST. LOUIS, MO.-ILL	99	99	103	104	93	81	87	112	95	89	96	103
WICHITA, KANS	99	99	94	96	98	101	89	107	110	99	99	108
NONMETROPOLITAN AREAS 9/	92	92	97	99	85	91	90	94	105	112	97	78
SOUTH:												
ATLANTA, GA	91	91	97	96	78	75	60	100	102	97	99	108
AUSTIN, TEX	94	94	89	89	92	92	81	106	106	88	100	102
BALTIMORE, MD	98	98	96	96	96	104	75	107	101	103	100	104
BATON ROUGE, LA	91	91	100	101	72	64	54	106	107	104	96	103
DALLAS, TEX	95	95	93	91	89	94	79	110	91	96	104	102
DURHAM, N.C	96	96	93	95	94	82	93	103	96	95	103	102
HOUSTON, TEX	97	97	96	93	92	81	89	106	100	103	105	99
NASHVILLE, TENN	94	94	92	93	89	88	78	104	116	87	98	104
ORLANDO, FLA	93	93	88	88	88	93	73	106	103	86	100	107
WASHINGTON, D.C.-MD.-VA 9/	107	107	102	102	112	112	109	114	93	118	104	115
NONMETROPOLITAN AREAS	86	86	95	96	73	61	72	97	84	100	98	76
WEST:												
BAKERSFIELD, CALIF	94	94	94	96	86	87	70	112	83	90	109	99
DENVER, COLO	99	99	99	99	93	82	82	106	123	90	99	105
LOS ANGELES-LONG BEACH, CALIF	97	97	97	95	90	121	62	117	92	94	108	99
SAN DIEGO, CALIF	95	95	93	89	88	109	69	112	94	91	105	102
SAN FRANCISCO-OAKLAND, CALIF	106	106	101	101	103	125	81	123	107	118	108	110
SEATTLE-EVERETT, WASH	108	108	101	100	115	127	106	110	108	111	103	110
HONOLULU	115	115	125	126	109	150	77	127	100	108	102	114
NONMETROPOLITAN AREAS 9/	91	91	95	96	82	86	82	95	106	118	100	80
ANCHORAGE, ALASKA	139	139	126	127	160	213	152	133	135	175	126	97

SEE FOOTNOTES FOLLOWING TABLE 6.

TABLE 6. INDEXES OF COMPARATIVE COSTS BASED ON A HIGHER BUDGET FOR A RETIRED COUPLE, 1/ AUTUMN 1978
(U.S. URBAN AVERAGE COSTS=100)

AREA	TOTAL BUDGET 2/	FAMILY CONSUMPTION											
		TOTAL CONSUMPTION	FOOD		HOUSING			TRANSPORTATION 6/	CLOTHING	PERSONAL CARE	MEDICAL CARE	OTHER FAMILY CONSUMPTION 7/
			TOTAL	FOOD AT HOME	TOTAL 3/	RENTER COSTS 4/	HOMEOWNER COSTS 5/					
URBAN UNITED STATES	100	100	100	100	100	100	100	100	100	100	100	100
METROPOLITAN AREAS 8/	104	104	101	101	108	111	108	102	99	99	101	108
NONMETROPOLITAN AREAS 9/	88	88	95	98	77	67	76	93	103	103	98	76
NORTHEAST:												
BOSTON, MASS	125	125	106	106	156	138	211	110	103	90	97	112
BUFFALO, N.Y	107	107	100	101	113	126	114	108	116	92	94	107
HARTFORD, CONN	109	109	102	105	117	112	124	108	100	124	97	115
LANCASTER, PA	96	96	101	102	92	82	88	99	100	84	93	103
NEW YORK-NORTHEASTERN, N.J	117	117	111	108	136	132	165	96	91	104	101	111
PHILADELPHIA, PA-N.J	104	104	110	108	109	122	107	92	80	92	99	107
PITTSBURGH, PA	102	102	104	102	101	84	106	104	89	92	97	110
PORTLAND, MAINE	102	102	103	106	101	93	99	103	117	83	96	102
NONMETROPOLITAN AREAS 9/	96	96	101	102	93	77	120	101	104	97	98	75
NORTH CENTRAL:												
CEDAR RAPIDS, IOWA	100	100	92	91	100	101	98	103	116	99	99	107
CHAMPAIGN-URBANA, ILL	104	104	99	100	103	97	101	104	129	107	99	105
CHICAGO, ILL.-NORTHWESTERN IND	100	100	102	104	99	114	87	94	98	98	101	108
CINCINNATI, OHIO-KY,-IND	96	96	102	105	89	68	90	96	110	83	99	106
CLEVELAND, OHIO	103	103	100	100	103	96	108	102	110	118	97	112
DAYTON, OHIO	98	98	98	100	97	89	90	97	106	86	100	110
DETROIT, MICH	106	106	99	99	113	121	120	101	109	99	101	110
GREEN BAY, WIS	100	100	90	93	104	101	93	98	109	97	99	110
INDIANAPOLIS, IND	99	99	97	97	98	76	100	101	108	92	99	106
KANSAS CITY, MO.-KANS	102	102	105	103	98	84	96	106	110	106	102	105
MILWAUKEE, WIS	103	103	98	96	107	95	115	101	117	99	98	109
MINNEAPOLIS-ST. PAUL, MINN	100	100	100	97	99	93	97	99	101	102	96	113
ST. LOUIS, MO.-ILL	98	98	105	105	89	65	80	113	94	90	96	105
WICHITA, KANS	99	99	94	97	97	90	87	104	111	100	100	111
NONMETROPOLITAN AREAS 9/	89	89	97	100	79	72	82	90	113	109	97	77
SOUTH:												
ATLANTA, GA	91	91	98	96	80	70	63	96	100	98	99	105
AUSTIN, TEX	96	96	92	89	93	92	82	105	103	89	100	108
BALTIMORE, MD	98	98	99	96	95	90	77	100	99	103	100	105
BATON ROUGE, LA	91	91	100	102	75	63	58	103	103	106	98	106
DALLAS, TEX	98	98	95	91	96	120	81	107	90	96	103	106
DURHAM, N.C	93	93	94	96	88	70	82	98	93	95	103	105
HOUSTON, TEX	100	100	98	94	100	114	91	104	100	105	105	103
NASHVILLE, TENN	94	94	91	93	90	93	76	102	113	87	98	102
ORLANDO, FLA	91	91	87	88	85	69	75	99	100	87	100	107
WASHINGTON, D.C.-MD.-VA	107	107	101	102	112	103	120	109	91	119	104	113
NONMETROPOLITAN AREAS 9/	85	85	94	96	72	58	64	95	93	98	98	75
WEST:												
BAKERSFIELD, CALIF	94	94	94	97	87	88	70	109	79	90	109	102
DENVER, COLO	100	100	102	101	95	89	82	102	116	92	98	110
LOS ANGELES-LONG BEACH, CALIF-	101	101	101	97	98	163	65	113	87	95	108	99
SAN DIEGO, CALIF	96	96	95	91	92	121	74	105	88	93	106	106
SAN FRANCISCO-OAKLAND, CALIF-	106	106	103	102	102	112	82	118	102	120	108	111
SEATTLE-EVERETT, WASH	106	106	101	101	109	114	105	104	103	112	104	110
HONOLULU	113	113	127	127	109	136	90	107	94	108	102	119
NONMETROPOLITAN AREAS 9/	89	89	94	98	79	79	72	89	116	115	100	78
ANCHORAGE, ALASKA	134	134	127	129	148	175	150	122	141	168	126	91

SEE FOOTNOTES FOLLOWING TABLE 6.

Footnotes for 3 budgets, autumn 1978

1/ The family consists of a retired husband and wife, age 65 years or over.

2/ Total budget costs do not include personal income taxes.

3/ Housing includes shelter, housefurnishings and household operations. The higher budget also includes an allowance for lodging away from home city.

4/ Renter costs include average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

5/ Homeowner costs include property taxes, insurance on house and contents, water, refuse disposal, heating fuel, gas, electricity, specified equipment, and home repair and maintenance costs.

6/ The average costs of automobile owners and nonowners in the lower budget were weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 100 percent for nonowners of automobiles; all other metropolitan areas, 45 percent for owners, 55 percent for nonowners; nonmetropolitan areas, 55 percent for owners, 45 percent for nonowners. The intermediate budget proportions are: New York, 25 percent for owners, 75 percent for nonowners; Boston, Chicago, Philadelphia, 40 percent for owners, 60 percent for nonowners; all other metropolitan areas, 60 percent for owners, 40 percent for nonowners; nonmetropolitan areas, 68 percent for owners, 32 percent for nonowners. The higher budget proportions are: Boston, Chicago, New York and Philadelphia, 75 percent for owners, 25 percent for nonowners; all other areas, 100 percent for owners.

7/ Includes average costs for reading, recreation, tobacco products, alcoholic beverages and miscellaneous expenditures.

8/ As defined in 1960-61. For a detailed description of current and previous geographical boundaries, see the 1967 edition of Standard Metropolitan Statistical Areas, prepared by the Office of Management and Budget.

9/ Places with population of 2,500 to 50,000.

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